Ontario's Residential Tenancies: a Statistical Profile

John Pringle

Research Study No. 30

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ONTARIO'S RESIDENTIAL TENANCIES:
A STATISTICAL PROFILE

by

John Pringle

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JOHN PRINGLE: research staff of the Inquiry.

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ABBREVIATIONS

CA	Census Agglomeration*
CMA	Census Metropolitan Area*
CMHC	Canada Mortgage and Housing Corporation
COIRT	Commission of Inquiry into Residential Tenancies
CPI	Consumer Price Index (Canadian, unless otherwise stated)
HIFE	Household Income, Facilities and Equipment Survey
HOAS	Housing Occupancy Analysis System
HOMES	Housing Ontario Market Executive Summary*
MLS	Multiple Listing Services of the Canadian Real Estate Association
MMAH	Ontario Ministry of Municipal Affairs and Housing
MURB	Multiple Use Residential Building provision
OHC	Ontario Housing Corporation
RTC	Residential Tenancy Commission
SHU	Survey of Housing Units

* Defined or discussed in Appendix B

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INTRODUCTION

The objective of this study is to bring together data from several diverse sources in an attempt to present a coherent and detailed picture of Ontario's residential tenancies. The paper relies extensively on estimates derived from the Canadian Census. From that and other surveys, a number of charts and tables have been assembled to form a statistical background. However, due to the quantity, scope and depth of research and data, much has been omitted. Moreover, because of the uneven subject coverage found in existing work and because of the interests of this profile some areas are only briefly discussed while others are reviewed at length. Throughout the paper, estimates for Ontario's census metropolitan areas (CMAs) are compared.

Due to the length of the paper and because no summary is provided several shorter papers are recommended to those who seek a review of the major trends affecting the rental market. These papers include CMHC, 1984, Housing in Ontario: A Statistical Profile and Clayton, 1984, Medium Term Housing Trends and Prospects for Ontario. Several serials offer concise, up-to-date statistics. Among these are CMHC's Canadian Housing Statistics, Ontario Housing Market Report and various regional reports and MMAH's Ontario Housing Market Quarterly.

* * *

While this study concentrates on the province's rental market, it also outlines the determinants and characteristics of home ownership, but to a lesser extent. This was considered necessary because the ownership sector plays an

integral role in shaping the rental market. For example, the availability of rental accommodation is, in part, dependent on the number of rental units that are either vacated or foregone entirely by new home owners. The speed at which household formation and tenure switching takes place is determined by conditions in both markets as well as the general economic climate and prevailing demographic and social trends.

The time frame in this profile is not altogether consistent. There are two reasons. The first is a data constraint. In the past, surveys were not co-ordinated in a chronologically meaningful manner. An example can be found in contrasting two Statistics Canada surveys -- the Household Income, Facilities and Equipment Survey (HIFE) and the Canadian Census. Up until 1983 HIFE was conducted bienially on even numbered years. The major census, on the other hand, occurs every ten years on odd numbered years (1901, 1911, 1921 etc.). Thus, comparing estimates is difficult and providing a rigidly set time period is impossible. In addition, the paper presents many annual estimates which have been updated in order to focus on current conditions.

The second reason for varying the time span is intentional. Some trends which occurred twenty years ago may have a strong influence on present conditions. Others may be short lived or are more immediately absorbed into the state of the housing market. For example, many demographic trends such as changing fertility rates have significant long-run effects. Conversely, vacancy rates that existed two decades ago, while of comparative value, have long since been absorbed by supply and demand changes.

* * *

The profile is divided into 4 sections. Section 1 examines the effects of recent demographic developments in Ontario including changes in population growth rates, age structure and household composition between 1971 and 1981. Projections of future housing requirements are also compared.

Section 2 looks at the province's housing supply. Housing characteristics, construction costs, rental starts and vacancy rates are among the topics addressed. This section also discusses condominium ownership as well as the conversion of ownership housing to rental and the possible subsequent deconversion.

Section 3 concentrates on housing demand and the affordability problems faced by tenant households. Census 25 and 30 per cent rent-to-income ratios for 1981 are cited along with similar estimates for various years as found in several studies on affordability in Ontario. Overcrowding and the physical adequacy of the province's rental stock are outlined. A general discussion of the limitations associated with these indicators is included with each set of estimates. As an alternative to the rent-to-income ratios, the distributions of rents -- among various income groups, senior households and single parent households -- are examined.

Section 4 addresses rent regulation. A detailed estimate of the number of tenant households occupying regulated units is formulated by determining the extent of the exemptions from regulation. That is followed by a comparison of all occupied rental units built before 1976 and between 1976 and 1981. Lastly, this section examines several conceptual arguments

that have been expressed in the literature on the affordability and the distributive effects of rent regulation. These arguments are set against the census data in order to determine whether there have been any noticeable effects in Ontario. This area of concentration is by no means exhaustive since the number of issues which can be addressed is limited by the extent of the census data.

Appendix A briefly outlines the scope and methodology of the surveys that are cited in the profile frequently. The census and HIFE are compared. Environic's HOMES survey and CMHC's vacancy rate surveys are described. Appendix B lists definitions of terms used throughout the paper.

In Appendix C the results of 9 special census tabulations are presented. The tabulations concentrate on the distribution of monthly rents in 1981. Estimates pertain to the province, and the 10 urban areas of 100,000 or more people (CMAs). In turn, the CMAs are aggregated and compared with the rest of the province (urban areas of under 100,000 people plus rural areas).

The tabulations categorize tenant households by rents, income, age of the household head, household size, etc. Estimates for single parents and students are also presented. Each tabulation has been classified by period of construction (built before 1976 and built between 1976 and 1981) in order to assess the effects of rent regulation and provide an overall picture of recent additions to the rental stock.

The tabulations incorporate a considerable amount of information which is only touched upon in the text. Thus, in part, this appendix has been assembled in the hope that it

will be of use in further researching the province's residential tenancies.

SECTION 1: DEMOGRAPHIC BACKGROUND

Over the past two decades, Ontario underwent fundamental demographic changes.[1] Between 1961 and 1981 a declining population growth rate and the related shift in age structure, along with the prevailing trends in household formation significantly influenced both current and future housing requirements.

1.1 Population Growth

According to the 1981 census, the estimated 8,625,000 Ontario residents constituted just over one-third of Canada's population. The province's annual rate of population growth fell steadily since 1974. By 1981, the yearly increase was a little more than 0.6 per cent -- 43 per cent below the country's overall rate of 1.1 per cent, which also represented a marked decline. (See Table 1.1)

Demographic factors that are incorporated into growth rates include birth and death rates as well as net migration. The province's birth rate, which is recorded annually in Statistics Canada's Vital Statistics, declined 16 per cent between 1971 and 1981 and rose marginally in 1982. Over the period, the death rate also declined but did not fully offset the falling birth rate. The result was a 27 per cent drop in the province's natural rate of population increase over the decade. (See Table 1.2)

---

1. See Miron (1983b, p. 1); also Simmons and Bourne, (1984, p. 3).

Due to the falling birth rate and increased longevity the percentage of the population in the 0-14 age group declined steadily from 32 per cent in 1961 to 22 per cent in 1981. Over the same period the percentage of the population 65 and older rose from 8 per cent to 10 per cent. In all the census years females made up a smaller share of the 0-14 age group but a larger share of the 65 plus age group. Moreover, the aging of the population resulted in a gradual and steady increase in the percentage of the population that was female -- from 49.74 per cent in 1961 to 50.76 per cent in 1981. (See Tables 1.3 and 1.4)

The dramatic shift in the province's age structure is portrayed in Figure 1.1. As a result of this shift the estimated median age rose from 25.4 years in 1966, to 27.2 years in 1971 to 29.6 years in 1981. This trend, in concert with a greater propensity to form households, had a significant impact on the growth in household numbers and types as discussed in Subsection 1.2.

Falling net migration (interprovincial plus international) also contributed to Ontario's slowing growth rate. Estimated net migration was negative in 1980-1981.[2] According to Statistics Canada, net international migration declined almost 50 per cent between the 1971-76 and 1976-81 periods. For the initial period, net international migration totalled 290,000 people; for the latter period, it totalled under 150,000. By 1983-84 net annual international migration had

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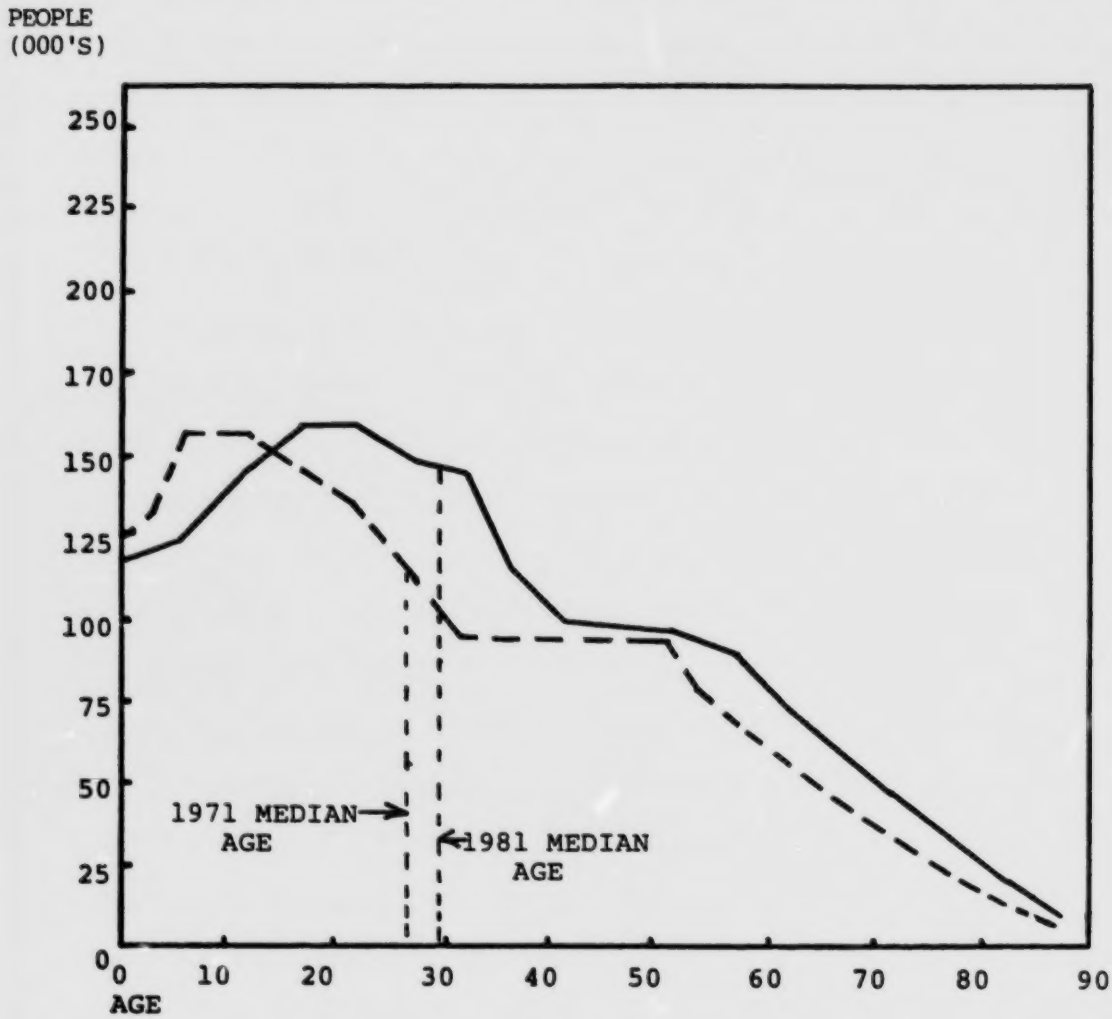
2. Based on Statistics Canada estimates (catalogue 91-910 and 91-208). If Ministry of Treasury and Economics figures are used, net migration was negative in 1978-79 and 1980-81.

FIGURE 1.1
AGE COMPOSITION OF
ONTARIO'S POPULATION
1971-1981



KEY: 1971 POPULATION
1981 POPULATION

SOURCE: STATISTICS CANADA, 1981 CENSUS.

declined to 16,000 people compared to the 1971-81 annual average of over 44,000.[3] The variations over the decade were primarily due to fluctuations in immigration as emigration remained relatively stable.

The 1981 census reports that the 1976 to 1981 net loss to other provinces was 78,000 people. Tepperman (1983) says that this trend was, in part, a reflection of perceived job opportunities in the western provinces, particularly Alberta. He adds that recent evidence indicates that Alberta's economic boom has slowed considerably. Consequently, more migrants are now moving from Alberta to Ontario than in the opposite direction. This is supported by recent net interprovincial migration figures for Ontario -- minus 6,000 in 1981-82, plus 15,000 in 1982-83 and plus 42,000 in 1983-84.[4]

It is said that migration has an immediate impact on housing demand. This is because migrants are mostly adults or families who either require or relinquish present housing arrangements.[5] The declining birth and death rates and the aging population, on the other hand, may have longer lasting effects as the continued increase in elderly households and the accompanying decline in the percentage of young adults of household formation age may significantly alter future housing demand. See Subsections 1.2 and 1.4.

---

3. The 1981-83 estimates are from Statistics Canada 91-210. The 1983-84 estimates are from Statistics Canada 91-208.

4. Ibid.

5. MMAH (1983b, p. 6). However, the recent influx from Alberta may include a large number of young adults returning to Ontario and who may, upon return, share accommodations with relatives.

The census combines migration with movement within the province to approximate mobility.[6] Between 1976 and 1981 just under half of Ontario's population reported moving at least once. The most active movers were, by age, those 25 to 29 years old at 63 per cent and, by marital status, the divorced, again 63 per cent, while the least likely to move were senior citizens at 26 per cent and the widowed at 32 per cent.

Together, provincial population growth, migration and movement within the province determine regional population distribution. Between 1971 and 1981 the urban share declined marginally from 82.3 per cent to 81.7 per cent -- a reversal of the previous decade's trend towards greater urbanization. (See Tables 1.1 and 1.5)

In terms of settlement size, urban centres of 500,000 or more people (Hamilton, Ottawa and Toronto) increased by 36 per cent between 1971 and 1981 while the percentage of people living in centres of under 100,000 declined noticeably. Changes in census designations account for much of this shift as lower density areas tended to become or be amalgamated into larger urban centres.[7] In the 1971 census, both Hamilton and Ottawa were under 500,000 but surpassed this figure by 1981 to account for the dramatic increase in large urban centres.

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6. These estimates reflect not only mobility (the ability to move) but also changes in the volume of household movement in response to overall changes in regional job opportunities etc.

7. Simmons and Bourne (1984) note that changes in the definitions employed in the 1981 census added 400,000 persons to the national estimates for urban areas of 10,000 to 100,000 people (CA's) primarily from smaller urban areas. If evenly distributed across the country, roughly 140,000 Ontario residents were added to this urban category. Unadjusted figures are presented in Table 1.5.

Still, Toronto at 14 per cent and Ottawa at 20 per cent recorded above average expansion.

Throughout the 1970's the province's cities displayed a significant variation in population growth (or decline), perhaps partly due to regional economic disparities.[8] Between 1971 and 1981 London, Sudbury and Windsor declined in population. Both Sudbury and Windsor were, to a great extent, economically dependent on single industries -- mining and automobile manufacturing respectively. Oshawa, however, which also relied to some extent on the auto industry, registered the most significant growth of 28 per cent between 1971 and 1981. (See Table 1.6)

Focussing on the 1976 to 1981 period, Simmons and Bourne (1984) observe of the census data that most places in Southern Ontario that were beyond Toronto's sphere of influence displayed slow or negative growth. Smaller cities, which the authors say acted as satellites to Toronto, reported rapid growth between 1976 and 1981 -- Barrie, 12 per cent; Milton, 35 per cent and Oshawa 14 per cent. They also note that, for Canada in general, regional population growth rates were closely linked with economic growth, the impact of expanded company headquarter activities and provincial government expenditures.

For Ontario's CMAs, natural increase was the most significant component of population growth for the 1976-1981

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8. Census data on changes in household income support this. Between 1971 and 1981 Toronto and Ottawa exhibited real increases in household income of 36 and 45 per cent respectively, for Sudbury 0.4 per cent and Windsor 6 per cent. However, costs may also have risen more rapidly in Toronto and Ottawa. See Section 3.

period, adding an average of 4 per cent to the CMAs' population over the period. Internal migration (from and to other provinces and regions within Ontario) partially offset the natural increases in all CMAs except Oshawa which reported an overall increase of nearly 7 per cent. Internal migration was the most volatile of the population components, suggesting that it was more affected by regional differences. (See Table 1.6)

In terms of housing needs, swings in regional growth result in increased or decreased housing demand even if the overall provincial housing demand were to remain unchanged or move in the opposite direction. Migration, in particular, may significantly influence rental demand. Environics (1984) in a 1984 survey found that two-thirds of those who had moved to Metro Toronto in the past 5 years were living in rented accommodations.[9]

1.2 Household Formation

Population changes alone provide only a rough approximation of housing needs. Living arrangements, which are perhaps less predictable, further determine the quantity and types of dwellings desired.

According to the census, in 1981 Ontario had nearly 3 million private households.[10] This estimate represents a 20

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9. This figure represents immigrants who set up separate living-quarters and may not include those who upon return shared accommodations with friends or relatives.

10. A private household refers to a person or group of people occupying a separate set of living quarters with a private entrance. See Appendix A.

year increase of 80 per cent, while the overall population increased by only 38 per cent.

As a result, the census reports a steady decline in the average size of Ontario's private households from the 1961 estimate of 3.7 persons to 2.8 persons in 1981. The Ontario Ministry of Municipal Affairs and Housing (MMAH, 1983b) estimates that the 1976-1981 decline in household size, alone, accounted for an additional housing demand of 300,000 units. However, other things being equal, the average unit size demanded would have been smaller due to the falling household size. Nevertheless, the census reports that there were 5.9 major rooms per household in 1981 compared to 5.6 in 1971.

The falling birth rate and increased life expectancy (the so-called greying of Ontario) contributed to the declining family and household size. The 1981 census reports that the largest five-year age group, those in the 15 to 19 years old group, constituted over 9 per cent of the province's 1981 population. The number of children under 15, "tomorrow's prime household formation age group"[11] declined by 7 per cent since 1976. At the same time, the census reports that the number of people 65 and older increased at approximately three times the rate for the total population.

Headship rates (the percentage of the population 15 and older that headed households) embody the effects of social, economic and demographic trends on household formation. Smith (1984, p. 180) says that an appreciation of changes in age specific headship rates:

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11. MMAH (1983b, p. 5).

> "... is critical for a full understanding of demographic impacts upon the housing market since household formation, and thus housing demand, depend not only upon the size and age composition of the population but upon its proclivity to form itself into housing demand units."

Overall, headship rates increased in each census period considered, rising from 38.8 per cent in 1961 to 44.1 per cent in 1981. The greatest five year increase occurred between 1971 and 1976 when headship rates rose 5 per cent. (See Tables 1.9 and 1.10)

The headship rate for the 15 to 24 age group increased from 11 to 13 per cent between 1971 and 1981. This represented a rise of roughly 20 per cent compared to the 9 per cent average increase for all age brackets over 14 years old.

The highest headship rate was found in the 65 and older age group. Nearly 60 per cent of seniors maintained households in 1981. This was 16 per cent above the average for all persons over 14 years old. The greater tendency for seniors to maintain independent households combined with the expected future increases in the senior population, may continue to be a source of new housing demand. See Subsection 1.4.12

However, in looking at age and sex specific headship rates several diverse effects are apparent. Male headship rates in all age groups were significantly higher than female headship rates. In 1981, for example, the female headship rate was 22 per cent whereas the male headship rate was 67 per cent. This implies that the 1961 to 1981 increase in the percentage of the population that was female tended to

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12. Foot (1985) discusses headship rates, household size and housing demand by age groups.

partially mitigate the tendency towards increased household formation.

While the overall headship rates increased, male headship rates for all age groups declined between 1976 and 1981. Several reasons may account for this decline. One possibility is that, by 1976, male headship rates for the 25 to 44, 45 to 64 and 65 plus age groups (at 85, 91 and 82 per cent, respectively) were so high that further increases were unlikely. However, the greatest decline was reported for the 15 to 24 age group which also had the lowest male headship rate at 16 per cent in 1981. This suggests that other factors such as housing affordability and accessibility as well as changing social trends should be examined.[13]

Female headship rates displayed rapid growth over all the census periods considered and unlike male headship rates, increased most rapidly during the 1976 to 1981 period.[14] This does not necessarily contradict the possibility that, given the high headship rates, housing affordability and accessibility among other factors had begun to limit the rapid growth in household formation reported for the first half of the decade. Further research might try to isolate how, for example, sex specific headship rates have been affected by changes in multiple earner households.[15]

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13. Muller (1985) discusses housing accessibility.

14. Changes in the census questionnaire and in attitudes may account for some of the 1976-81 difference in sex specific headship rate trends. In households where expenses were shared, women may have responded as household heads more frequently in 1981 than in 1976.

15. Section 3.1 discusses the increase in women in the labour force.

The increase in headship rates and the decline in household size were closely linked to changes in household composition by type.[16] Between 1971 and 1981 the percentage of family designated households declined for all age groups. Two parent families with children declined from 51 per cent of all households in 1971 to 42 per cent in 1981. Single parents, singles and couples without children increased significantly and by 1981 combined to represent a majority of the province's households, totalling 57 per cent. The greatest percentage increase was reported for couples without children and singles at 20 per cent over the 1971-1981 period. Couples and singles under 35 years old rose by 50 per cent to represent 15 per cent of the province's households in 1981. (See Table 1.11)

According to census estimates, Ontario's percentage of never married fell from 48 per cent in 1961 to 43 per cent in 1981. This may, in part, be attributed to the aging of the "baby boom" as the share of unmarried persons in the 20-39 age bracket increased. Over the same period, the percentage of divorced persons rose from 0.4 to 2 per cent of the province's population.[17] The percentage of widowed persons also increased. By 1981, combined widowed, divorced and separated persons made up over 9 per cent of the province's total population compared to 7 per cent in 1971. (See Table 1.12)

MMAH (1983b) in observing the marked increase of 20 per cent in single parents, reasons that the demand for large housing units may be diminishing as a result of this trend.

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16. Smith (1984) discusses changes in family and non-family headship rates in Canada.

17. The 1981 census defined divorced persons as those who were legally divorced and had not remarried.

Couples without children and singles, under the age of 35, likely represented the greatest increased demand for smaller units as this group increased by 50 per cent over the decade. Yet, as mentioned, the average number of rooms per household increased between 1971 and 1981.

Changes in lifestyle may also have had a significant impact on headship rates and household size and, to some extent, explain why the number of rooms per household did not decline. Klein and Sears (1983) in discussing the 1961-1981 period say that:

> The tendency of people to share accommodation dropped dramatically over the period; the number of families not maintaining their own household dropped from over 106,000 in 1961 (7% in all families) to less than 35,000 in 1981 (1.5% of all families). At the same time, the number of boarders and lodgers declined from over 205,000 in 1961 to only 122,000 in 1976. (1983, Vol. 1, p. 5)

Simmons and Bourne (1984) maintain that in major urban areas, particularly Toronto, continued population growth combined with declining household size have contributed to a considerable spatial redistribution. In Toronto:

> There has been a widespread decline of population in that part of the city constructed before 1951, contrasted with extensive growth at the urban fringe. (p. 41)

They attribute the declining household size in city centres not so much to lower fertility levels among family households but to an influx of non-family households.

1.3 Tenant Households

According to the census, 2.4 million Ontario residents lived in rented dwellings in 1981, representing just over 28

per cent of the province's total population. In terms of households, approximately one-third or just over 1 million of the province's 3 million private households occupied rented accommodations. The past two decades saw the number of tenant households increase steadily. The 1971-1981 increase of 33 per cent equalled the increase in owner households as the household tenure split displayed little change since the 1960's when the share of tenant households increased by more than 27 per cent.

Tenant households averaged 2.1 persons in 1981 compared to 3.2 persons for owner households. This figure represented a 25 per cent decline in tenant household size from 2.8 persons in 1971. Roughly 60 per cent of the province's non-family households, primarily single persons, occupied rental dwellings compared to 30 per cent of family households. Household types are described further in Subsection 1.3.2.

The concentration of tenant households tended to increase with settlement size. Over 40 per cent of the province's tenants lived in the Toronto CMA. Ottawa with the second largest share of the province's tenant households (9 per cent), had the greatest percentage (39 per cent) of households who rented accommodations. According to the census designations, nearly all apartment units were located in urban areas of 10,000 or more. These units housed one quarter of the province's households. A more detailed outline of the urban-rural distribution of the occupied housing stock is presented in Section 2. (See Table 1.13)

1.3.1 Tenant Age Composition and Headship Rates

There were significant differences in the age compositions of owner and tenant households primarily because large shares of both young and senior households rented accommodations. In 1981 nearly one-half of the tenant households were under 35 years old. For households headed by those under the age of 25, over four-fifths rented in 1981. Clayton (1984c) says that:

> This statistic reflects the facts that most young unmarried adults are renters and that many young couples rent before purchasing their first home. In many cases, the reason for renting, rather than owning, is the inability to pay the costs of ownership or the need to save for a down payment on a purchase. (p. 4)

A significantly smaller proportion of households with household heads aged between 35 and 65 rented accommodations -- approximately one quarter. For households with heads aged 65 or older (senior households) the proportion who rented was almost 37 per cent. (See Tables 1.14, 1.15 and 1.16)

Between 1971 and 1981, with the exception of senior households, all age groups showed a decline in the percentage that were tenants. Several factors may have contributed to the greater number of senior renter households, and increased tendency for senior households to rent:

1. The general aging of the population. This age group grew at about 3 times the rate of the overall population.
2. Clayton (1984c) says that the increase in the proportion of tenant households as the age of the head passes 55 years of age reflects the smaller accommodation

requirements for families whose children have left home or in which one of the spouses had died.

3. It is possible that the increased availability of socially-assisted housing for the elderly may have increased the propensity for seniors to rent. Smith (1984a) found that nationally:

> The headship rate for non-family households in the 65+ age category was also significantly influenced by the availability of subsidized public housing for the elderly. (p. 186)

4. Affordability was a problem for senior households. Several studies point out that both senior renter and owner households had a higher incidence of affordability problems. However, no data was found to support the conclusion that rising ownership costs forced senior households into the rental sector.

Section 3 discusses senior households in terms of incomes, rental affordability and government assistance.

In considering sex specific tenant headship rates, some trends that parallel the changes in overall headship rates are apparent.[18] Female tenant headship rates were lower than male rates, in 1981, at 13 and 20 per cent, respectively. However, this difference was much smaller than that for overall headship rates as a higher proportion of male household heads were owners. The percentage of female household heads that were tenants increased significantly between 1961 and 1981 and by 1981 the female tenant headship rate for those 65 and older

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18. Foot (1985) discusses the effects of sex and age specific headship rates.

had surpassed the male rate for that age group. (See Tables 1.14, 1.17 and 1.18)

Male tenant headship rates increased for all age groups between 1961 and 1971 but declined between 1971 and 1981 with the exception of males 65 and older. As a result of the above trends, the percentage of female tenant headed households rose from 26 per cent of all tenant households in 1961 to 41 per cent in 1981 and represented the major source of tenant household formation between 1971 and 1981. While the increase in female tenant headship rates showed signs of slowing between 1976 and 1981 overall female headship rates were still low compared to male rates and could represent a major source of increased rental demand in the future.

1.3.2 Tenant Household Types

The 1981 census indicates that the composition of Ontario's tenant households was significantly different than owner households. Non-family households made up a much larger percentage of tenant households -- 44 per cent compared to 13 per cent of owner households.

Twenty two per cent of tenant households were two parent families with children; for owner households, 54 per cent. Single parent households made up 12 per cent of tenant households. Clayton (1984c) observes of the census data that children were present in 62 per cent of the owner households but in only 34 per cent of tenant households.

Census estimates for the changes in the composition of tenant households were not obtained.[19] However, according to

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19. Unpublished statistics are available through special census cross-tabulations.

HIFE estimates for the 1972 to 1980 period, the percentage of couples without children and single father led households that rented declined, while the percentage of single mother led households that rented increased significantly to 28 per cent. (See Table 1.19)

1.4 Demographic Projections and Future Housing Needs

This subsection focusses on population projections and the possible implications in terms of future rental housing requirements up until the turn of the century. Many studies rely on 1979 Statistics Canada population projections, based on 1976 census data. More recent estimates (Ontario Ministry of Treasury and Economics, 1985; Stamm, 1984; and Statistics Canada, 1984), based on 1981 census data and revised assumptions as to fertility, life expectancy and net migration are also described briefly.

1.4.1 Population Projections

MMAH (1983b) cites projections which are based on the 1976 census and adjusted by the Ontario Ministry of Treasury and Economics. MMAH reports that by 2001 Ontario's population will have grown from the 1981 count of 8.1 million to 9.5 million. This estimate is considerably below the 1981 census based projections for 2001 which range from 10.1 million to 10.7 million. (See Table 1.20)

All projections display declining average annual growth rates. This is because the shift or aging of the population results in progressively fewer children no matter what fertility rate is chosen. In other words, while projections differ in their estimates of the number of children, all

display a similar shift in the overall age composition for all other age groups. As a result, all projections indicate that future population growth rates will be low relative to those witnessed in the past two decades.

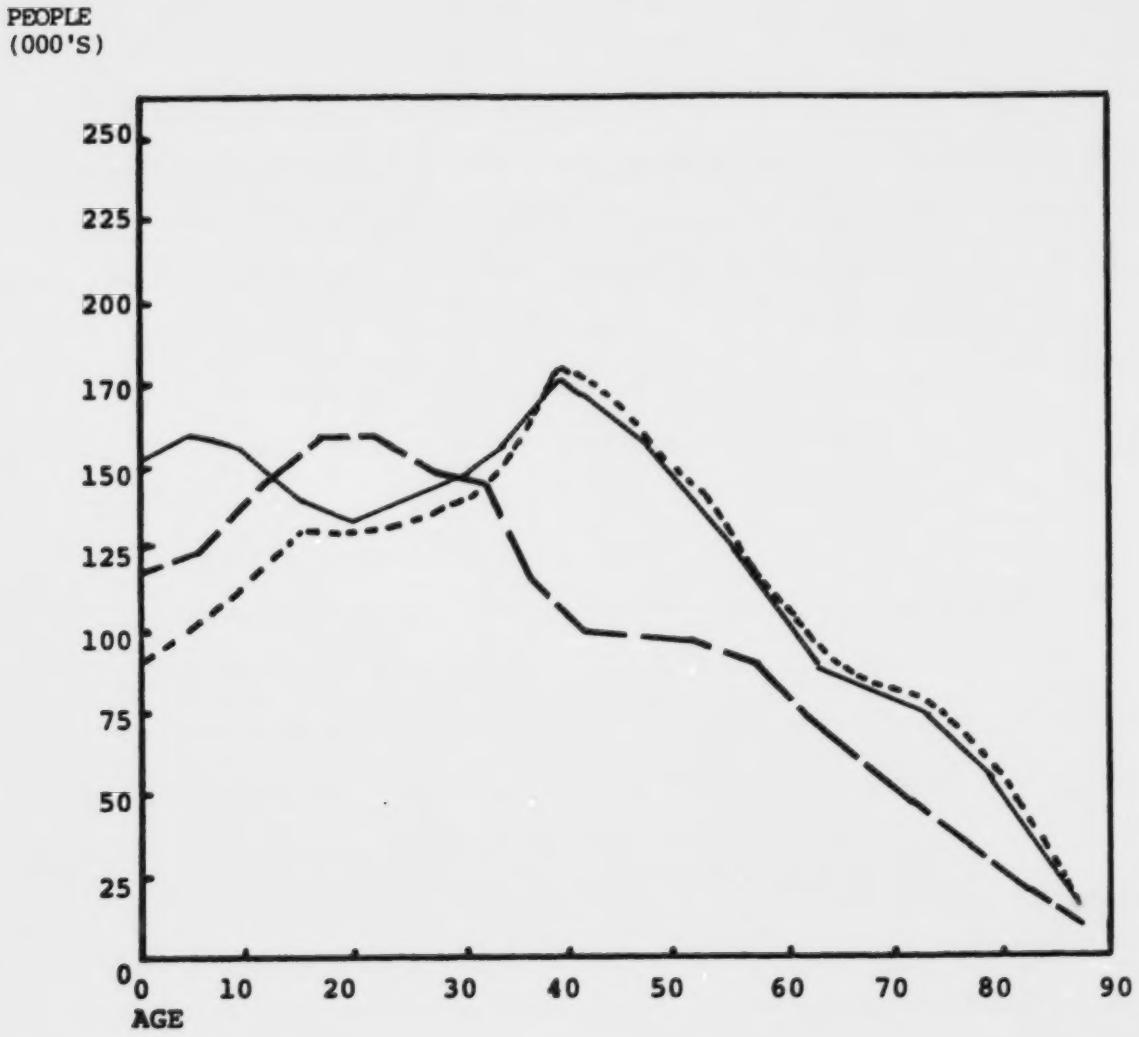
Figure 1.2 compares the 1981 census age composition with the 1984 Statistics Canada high and low projections for 2001. The projections vary noticeably for those under 20 years old, a reflection of the different fertility rate assumptions. Thereafter, the paths tend to converge. In both projections the 2001 peak age groups are higher than the 1981 peak due to positive net migration assumptions.

In the Ministry of Treasury and Economics' 1985 projections, fertility assumptions tended to have a greater effect on the projected 2001 population than did migration assumptions. For example, under medium migration the high fertility scenerio is 444,000 people greater than the low fertility scenerio. Under medium fertility, the high migration scenerio is 404,000 people greater than the low migration scenerio.

1.4.2 Household Formation and Future Housing Needs

Propensities to form households (headship rates) transform population projections into estimates of future housing requirements. Under the given headship rate assumptions, these estimates help to define the type and quantity of housing desired. Yet, as household formation depends on changes not only in the age composition but also social and economic trends, it is here that assumptions and estimates may tend to differ most significantly. However, a comprehensive discussion of assumptions and projection methods is beyond the scope

FIGURE 1.2
AGE COMPOSITION OF
ONTARIO'S POPULATION
1981-2001



KEY: 1981 POPULATION
2001 POPULATION:
LOW FERTILITY LOW MIGRATION
MEDIUM FERTILITY HIGH MIGRATION

SOURCE: STATISTICS CANADA, 1981 CENSUS AND POPULATION PROJECTIONS, CAT. NO. 51-520.

of this review.20 Instead, changing age compositions are looked at in terms of present headship rates. Then, several forecasts of future housing requirements are compared.

Changing Age Composition and Housing Needs

The wide variation in estimates for those under 15 years of age, complicates the forecasts of housing needs in an indirect manner. This is because any variation will show up not only in number of housing units required but also in type, size and tenure demanded. Families with children exhibit a higher propensity to own homes, house size being positively related to the number of children in the family.

MMAH (1983b) predicts continued but slowing growth in the 25 to 34 age groups at least until 1986 but an overall decline in the 15-34 age group throughout the next 20 years. The projection indicates that the 15-34 age group will fall from 3 million in 1981 to only 2.5 million in 2001. The 1984 Statistics Canada projections display a less pronounced decline in the 15-34 age group which ranges from 2.7 to 2.9 million people in 2001. The 35 to 54 years old group will grow steadily, by all accounts. Both changes reflect the aging of the baby boom as it moves into the latter age cohort.

This shift may increase home ownership demand as the 35 to 54 age group traditionally exhibits the highest tendancy to own. The declining 15 to 34 age group may also reduce rental demand. However, the strength of these effects will depend on

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20. See Brown (1984) and Foot (1985) as well as the projection sources listed in Table 1.20.

the realized fertility rates, migration and the affordability of ownership housing, among other things.

All projections record a marked increase in the 65 and older age group. MMAH (1983b) cites a projected increase of over 50 per cent between 1981 and 2001 to about 1.3 million people. This represents 14 per cent of the province's projected 2001 population compared to 10 per cent in 1981 and is in line with the 1984 Statistics Canada projections. However, this increase may be relatively small compared to the possible increase when a majority of the baby boom reaches senior citizen status around the year 2010.

As noted previously, the elderly have shown the highest headship rates and a greater tendency to rent -- typically small units, often one bedroom apartments. Still, this group has also displayed a high incidence of affordability problems in the past which could mitigate their demand for ownership and rental housing.[21]

Household Growth

MMAH (1983b) outlines projections of housing requirements prepared by Clayton Research using the 1976 census based Ministry of Treasury and Economics forecasts. Clayton estimates that annual household growth in Ontario will decline but at a slower rate than the decline in population growth. This is because average household size is projected to continue to fall over the next 20 years. By 2001, Clayton estimates an average household size of 2.5 persons compared to 2.9 in 1981. The falling household size is tempered by rising affordability

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21. See COIRT (1985a), Section III.

problems, which produce a decline in non-family household growth. The trend towards smaller households is not fully supported by Simmons and Bourne (1984) who say that, nationally:

> One should not expect these phenomenal rates of decline in household size to continue, however. Indeed, the decrease in the fertility level has virtually ceased and the corresponding adjustment in family size should now be essentially complete. Although the process of creating new non-family households can be expected to continue, it will be slowed down by the declining rate of growth in the younger age cohorts with the highest rates of household formation. (p. 44)

Miron (1983b) also believes that the population growth rate will continue to decline and that the increase in new households attributed to the baby boom has already been substantially completed. However, he foresees the continued trend to smaller households unchecked by affordability problems:

> Rapid household formation is projected among traditionally low-income groups such as the elderly living alone and lone parent families. (1983b, p. 14)

Clayton predicts that single parent families will continue to grow, from 8 per cent in 1981 to 9 per cent by the turn of the century. (See Table 1.11)

However, the number of new socially-assisted housing units may influence the rate of household formation among these groups. Smith (1984) maintains that nationally:

> Household formation especially in the oldest age category, is likely affected by the availability of subsidized public housing. (p. 14).

1.4.3 The Long Term Housing Outlook

MMAH (1983b) and Klein and Sears (1983) cite Clayton's estimates of future housing needs which incorporate a vacancy rate factor and an allowance for demolition of existing stock. These estimates, as noted, are based on the Treasury and Economics 1976 census based projections which used low fertility-migration estimates relative to the later Treasury and Economics and Statistics Canada's projections. Projected average annual housing requirements are estimated at about 60,000 units for the 1981 to 1986 period, falling to about 35,000 units for 1996 to 2001. This represents a considerable decline in demand from the 1971 to 1976 annual average of 95,000 units.

Foot (1985) discusses county specific housing requirements based on the Stamm and Ministry of Treasury and Economics projections. Applying 1981 headship rates by age and sex to the Ministry's medium fertility and migration scenerio results in average annual housing requirements of 62,000 units for the 1981 to 1986 period. Annual requirements then decline especially for the 1991 to 1996 period and reach 35,000 units per year between 1996 and 2001.

CMHC's Canadian Housing Statistics (1984) reports that between 1981 and 1984 housing completions averaged 33,000 units annually. Changes in vacancy rates, demolition and intensified use of the existing stock aside,[22] the gap between

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22. See Foot (1985) and Section 2.

completions and requirements suggests that overall headship rates may have begun to decline.[23]

Determining future rental demand is a more difficult task than predicting overall housing requirements as changes in the tenure split may result from changes in the economic environment. One approach is to assume constant tenant headship rates. MMAH (1983b), in considering Clayton's estimates says that:

> Assuming the 1981 tenure choice by age-group and household type holds through to 2001, the average annual growth rate in rental requirements will decline steadily from about 26,000 during the 1976 to 1981 period, to 20,800 during the 1981-1986 period. It will drop dramatically to 4,600 in the 1996-2001 period. (p. 89)

For the 1985 Ministry of Treasury and Economics' medium fertility and migration projection, under constant 1981 tenant headship rates by age and sex, as found in Foot (1985), rental housing requirements also show a marked decline from 20,000 units annually between 1981 and 1985 to 7,400 units between 1996 and 2001.

Klein and Sears report that the tenure pattern will most likely tend more strongly towards home ownership than in the past. One reason for this pattern is the expected increase in the 35 to 64 year old age group. They say that 72 per cent of net household growth in the 1981-2001 period will be accommodated in ownership housing compared to 64 per cent in the 1971 to 1981 period. However, the authors also raise the point

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23. Although housing requirements are projected to decline, if new units do not meet requirements and if there is pressure to maintain or increase 1981 headship rate levels, unrealized housing demand will increase.

that this could result in continued pressure for costly fringe development. Extending this reasoning, the future cost of maintaining an automobile, job location, etc. may play a role in determining affordability and therefore realized home ownership demand. In turn, if forecasted ownership demand is restrained, prospective owner households may seek accommodation in the rental sector.

TABLE 1.1
SELECTED DEMOGRAPHIC STATISTICS
ONTARIO 1961 - 1981

STATISTIC	1961	1966	1971	1976	1981
POPULATION:					
IN 000's	6,236	6,961	7,703	8,264	8,625
% INCREASE	—	11.6	10.7	7.3	4.4
URBAN SHARE	77.3	80.4	82.4	81.2	81.7
HOUSEHOLDS:					
IN 000'S	1,641	1,877	2,228	2,635	2,970
% INCREASE	—	14.4	18.7	18.2	12.7
HOUSEHOLD SIZE:					
ALL HOUSEHOLDS	3.7	3.6	3.4	3.1	2.8
FAMILY HOUSEHOLDS	3.6	3.7	3.6	3.6	3.2

SOURCE: DERIVED FROM STATISTICS CANADA, CENSUS, VARIOUS YEARS AND TABLES.

TABLE 1.2
DEMOGRAPHIC DEVELOPMENTS
ONTARIO, 1971-1981 (1)

YEAR	POPULATION (000'S)	% CHANGE IN POPULATION DUE TO: BIRTHS	DEATHS	NATURAL INCREASE	NET MIGRATION	TOTAL % CHANGE IN POPULATION
1971	7703.1	- -	- -	- -	- -	- -
1972	7809.9	1.65	-0.75	0.90	0.48	1.39
1973	7908.8	1.59	-0.75	0.83	0.43	1.27
1974	8054.1	1.55	-0.76	0.79	1.05	1.84
1975	8172.2	1.57	-0.76	0.81	0.66	1.47
1976	8264.5	1.51	-0.74	0.77	0.36	1.13
1977	8353.1	1.48	-0.73	0.76	0.32	1.07
1978	8439.6	1.46	-0.74	0.72	0.32	1.04
1979	8501.3	1.44	-0.71	0.73	0.00	0.73
1980	8569.7	1.43	-0.74	0.69	0.11	0.80
1981	8625.1	1.44	-0.73	0.70	-0.06	0.65
1982	8715.8	1.42	-0.73	0.69	0.36	1.05
1983	8815.9	1.41	-0.72	0.69	0.46	1.15
1984	8937.4	- -	- -	0.72	0.66	1.38

NOTE: 1. ESTIMATES ARE FOR FOR JUNE 1ST.

SOURCES: 1971-1983 ESTIMATES DERIVED FROM STATISTICS CANADA, CURRENT DEMOGRAPHIC ANALYSIS, 1983. 1984 ESTIMATES FROM MINISTRY OF TREASURY AND ECONOMICS, DEMOGRAPHIC BULLETIN.

TABLE 1.3
POPULATION BY AGE AND SEX
ONTARIO, 1961-1981

SEX/AGE		1961	1966	1971	1976	1981
MALES:	0-14	1,028,487	1,127,851	1,131,160	1,062,980	967,740
	15-24	413,427	545,329	697,030	780,935	806,030
	25-44	880,244	914,614	1,010,005	1,140,065	1,254,665
	45-64	581,897	641,203	727,905	802,580	856,505
	65+	230,480	250,152	274,880	310,315	361,765
	ALL AGES	3,134,535	3,479,149	3,840,980	4,096,875	4,246,705
FEMALES:	0-14	979,269	1,076,224	1,077,390	1,010,800	919,055
	15-24	410,422	538,921	690,480	771,420	792,505
	25-44	868,788	908,371	978,165	1,126,750	1,274,820
	45-64	568,129	640,635	746,635	830,020	885,700
	65+	274,949	317,570	369,460	428,610	506,275
	ALL AGES	3,101,557	3,481,721	3,862,130	4,167,600	4,378,355
TOTALS:	0-14	2,007,756	2,204,075	2,208,550	2,073,780	1,886,795
	15-24	823,849	1,084,250	1,387,510	1,552,355	1,598,535
	25-44	1,749,032	1,822,985	1,988,170	2,266,815	2,529,485
	45-64	1,150,026	1,281,838	1,474,540	1,632,600	1,742,205
	65+	505,429	567,722	644,340	738,925	868,040
	ALL AGES	6,236,092	6,960,870	7,703,110	8,264,475	8,625,060

SOURCE: DERIVED FROM STATISTICS CANADA, CENSUS, VARIOUS YEARS. AS FOUND IN FOOT, 1985, STATISTICAL APPENDIX.

TABLE 1.4
POPULATION DISTRIBUTION (1)
BY SEX AND AGE
ONTARIO, 1961-1981
(PERCENTAGE)

SEX/AGE		1961	1966	1971	1976	1981
MALES:	0-14	16.49	16.20	14.68	12.86	11.22
	15-24	6.63	7.83	9.05	9.45	9.35
	25-44	14.12	13.14	13.11	13.79	14.55
	45-64	9.33	9.21	9.45	9.71	9.93
	65+	3.70	3.59	3.57	3.75	4.19
	ALL AGES	50.26	49.98	49.86	49.57	49.24
FEMALES:	0-14	15.70	15.46	13.99	12.23	10.66
	15-24	6.58	7.74	8.96	9.33	9.19
	25-44	13.93	13.05	12.70	13.63	14.78
	45-64	9.11	9.20	9.69	10.04	10.27
	65+	4.41	4.56	4.80	5.19	5.87
	ALL AGES	49.74	50.02	50.14	50.43	50.76
TOTALS:	0-14	32.20	31.66	28.67	25.09	21.88
	15-24	13.21	15.58	18.01	18.78	18.53
	25-44	28.05	26.19	25.81	27.43	29.33
	45-64	18.44	18.41	19.14	19.75	20.20
	65+	8.10	8.16	8.36	8.94	10.06
	ALL AGES	100.00	100.00	100.00	100.00	100.00

NOTE: 1.PERCENTAGE OF TOTAL POPULATION IN RESPECTIVE YEAR.

SOURCE: DERIVED FROM STATISTICS CANADA, CENSUS, VARIOUS YEARS. AS FOUND IN FOOT, 1985, STATISTICAL APPENDIX.

TABLE 1.5
POPULATION DISTRIBUTION (1)
BY SETTLEMENT SIZE
ONTARIO, 1971-1981

SETTLEMENT SIZE (000'S)	1971 POPULATION (000's)	1971 POPULATION % OF TOTAL	1981 POPULATION (000's)	1981 POPULATION % OF TOTAL	10 YEAR % CHANGE
ONTARIO	7,703	100.0	8,453	100.00	9.74
URBAN TOTAL (2)	6,344	82.36	6,904	81.68	8.83
500 PLUS	2,768	35.93	3,758	44.46	35.77
100 - 500	1,357	17.62	1,360	16.09	0.22
30 - 100	897	11.64	703	8.32	-21.63
10 - 30	606	7.87	454	5.37	-25.08
5 - 10	312	4.05	263	3.11	-15.71
2.5 - 5	226	2.93	206	2.44	-8.85
1 - 2.5	177	2.30	162	1.92	-8.47
RURAL	1,359	17.64	1,549	18.32	13.98

NOTES: 1. POPULATION ESTIMATES EXCLUDING THOSE THAT ARE INSTITUTIONALIZED.
2. FIGURES MAY NOT ADD TO 100% DUE TO ROUNDING.

SOURCE: DERIVED FROM STATISTICS CANADA, 1971, 1981 CENSUS.

TABLE 1.6
COMPONENTS OF POPULATION GROWTH (1)
ONTARIO'S CMAS, 1976-1981
(PERCENTAGE)

CMA	POPULATION 1981 (000'S)	MIGRATION INTERNAL (2) IN	INTERNAL (2) OUT	INTERNAL (2) NET	INTERNATIONAL (3) IN	INTERNATIONAL (3) OUT	INTERNATIONAL (3) NET	NATURAL INCREASE	GROWTH RATE (4)
HAMILTON	542.1	9.6	10.2	-0.6	2.0	1.4	0.6	3.1	2.4
KITCHENER	287.8	13.4	14.0	-0.6	2.5	1.4	1.1	5.3	5.7
LONDON	283.7	16.5	17.2	-0.7	2.2	1.2	1.0	3.6	4.9
OSHAWA	154.2	22.6	15.8	6.8	1.8	0.8	1.0	5.6	14.1
OTTAWA-HULL	718.0	12.6	13.7	-1.1	2.7	2.4	0.3	3.9	3.6
ST. CATH.	304.4	8.2	10.0	-1.8	1.5	-0.4	1.9	3.3	0.8
SUDBURY	149.9	8.0	16.1	-8.1	0.4	0.4	- -	4.9	-4.5
THUNDER BAY	121.9	10.6	11.3	-0.7	1.3	0.5	0.8	2.8	1.8
TORONTO	2,998.9	8.2	8.9	-0.7	5.5	1.3	4.2	4.0	7.0
WINDSOR	246.1	6.0	10.9	-4.9	2.3	0.7	1.6	3.2	-0.6
AVERAGE	- -	11.57	12.81	-1.24	2.22	0.97	1.39	3.97	3.52
COEFF. OF VARIATION (5)	- -	0.41	0.22	-2.88	0.57	0.74	0.79	0.23	1.34

NOTES: 1. COLUMNS 2 TO 9 REPRESENT 1976-81 CHANGES IN POPULATION DUE TO THE RESPECTIVE COMPONENTS.
2. INCLUDES INTER AND INTRA-PROVINCIAL MIGRATION.
3. TO AND FROM OTHER COUNTRIES. OUT CALCUATED AS RESIDUAL.
4. COMPONENTS DUE NOT SUM TO GROWTH RATE DUE TO RESIDUAL ERRORS.
5. COEFFICIENT OF VARIATION IS THE STANDARD DEVIATION DIVIDED BY THE AVERAGE.

SOURCE: DERIVED FROM STATISTICS CANADA DATA FOUND IN SIMMONS AND BOURNE, 1984.

TABLE 1.7
NUMBER OF HOUSEHOLDS
BY AGE AND SEX OF THE HOUSEHOLD HEAD
ONTARIO, 1961-1981

SEX/AGE		1961	1966	1971	1976	1981
MALES:	15-24	55,948	80,890	122,535	144,840	130,530
	25-44	685,768	750,903	851,285	963,685	1,009,445
	45-64	498,782	568,962	657,530	732,790	758,605
	65+	177,141	196,546	220,485	255,520	292,440
	ALL AGES 15+	1,417,639	1,597,301	1,851,835	2,096,835	2,191,020
FEMALES:	15-24	5,475	11,869	26,400	54,440	77,675
	25-44	39,965	51,434	80,755	145,180	267,195
	45-64	84,966	99,780	123,775	155,930	206,540
	65+	92,705	116,161	142,455	182,230	227,360
	ALL AGES 15+	223,111	279,244	373,385	537,780	778,770
TOTALS:	15-24	61,423	92,759	148,935	199,280	208,205
	25-44	725,733	802,337	932,040	1,108,865	1,276,640
	45-64	583,748	668,742	781,305	888,720	965,145
	65+	269,846	312,707	362,940	437,750	519,800
	ALL AGES 15+	1,640,750	1,876,545	2,225,220	2,634,615	2,969,790

SOURCE: DERIVED FROM STATISTICS CANADA, CENSUS, VARIOUS YEARS. AS FOUND IN FOOT, 1985, STATISTICAL APPENDIX.

TABLE 1.8
DISTRIBUTION OF HOUSEHOLDS
BY AGE AND SEX OF THE HOUSEHOLD HEAD
ONTARIO, 1961-1981
(PERCENTAGE)

SEX/AGE		1961	1966	1971	1976	1981
MALES:	15-24	4.43	4.31	5.51	5.50	4.40
	25-44	34.01	40.02	38.26	36.58	33.99
	45-64	25.58	30.32	29.55	27.81	25.54
	65+	9.83	10.47	9.91	9.70	9.85
	ALL AGES 15+	73.85	85.12	83.22	79.59	73.78
FEMALES:	15-24	2.63	0.63	1.19	2.07	2.62
	25-44	8.95	2.74	3.63	5.51	9.00
	45-64	6.94	5.32	5.56	5.92	6.95
	65+	7.64	6.19	6.40	6.92	7.66
	ALL AGES 15+	26.15	14.88	16.78	20.41	26.22
TOTALS:	15-24	7.06	4.94	6.69	7.56	7.01
	25-44	42.95	42.76	41.89	42.09	42.99
	45-64	32.52	35.64	35.11	33.73	32.50
	65+	17.47	16.66	16.31	16.62	17.50
	ALL AGES 15+	100.00	100.00	100.00	100.00	100.00

SOURCE: DERIVED FROM STATISTICS CANADA, CENSUS, VARIOUS YEARS. AS FOUND IN FOOT, 1985, STATISTICAL APPENDIX.

TABLE 1.9
HEADSHIP RATES
BY AGE AND SEX OF THE HOUSEHOLD HEAD
ONTARIO, 1961-1981
(PERCENTAGE)

SEX/AGE		1961	1966	1971	1976	1981
MALES:	15-24	13.53	14.83	17.58	18.55	16.33
	25-44	77.91	82.10	84.29	84.53	80.49
	45-64	85.72	88.73	90.33	91.30	88.69
	65+	76.43	78.57	80.21	82.34	80.67
	ALL AGES 15+	67.31	67.93	68.34	69.11	66.88
FEMALES:	15-24	1.33	2.20	3.82	7.06	9.84
	25-44	4.60	5.66	8.26	12.88	20.84
	45-64	14.96	15.58	16.58	18.79	23.27
	65+	33.72	36.58	38.56	42.52	44.83
	ALL AGES 15+	10.51	11.61	13.41	17.04	22.45
TOTALS:	15-24	7.46	8.56	10.73	12.84	13.11
	25-44	41.49	44.01	46.88	48.92	50.43
	45-64	50.76	52.17	52.99	54.44	55.44
	65+	53.39	55.08	56.33	59.24	59.77
	ALL AGES 15+	38.80	39.45	40.50	42.56	44.07

SOURCE: DERIVED FROM STATISTICS CANADA, CENSUS, VARIOUS YEARS. AS FOUND IN FOOT, 1985, STATISTICAL APPENDIX.

TABLE 1.10
FIVE YEAR PERCENTAGE CHANGE IN HEADSHIP RATES
BY AGE AND SEX OF THE HOUSEHOLD HEAD
ONTARIO, 1961-1981
(PERCENTAGE)

SEX/AGE		1961-66	1966-71	1971-76	1976-81	AVERAGE
MALES:	15-24	9.61	18.51	5.50	-11.95	5.42
	25-44	5.38	2.66	0.29	-4.78	0.89
	45-64	3.52	1.80	1.08	-2.86	0.88
	65+	2.80	2.09	2.66	-2.03	1.38
	ALL AGES 15+	0.92	0.60	1.14	-3.23	-0.14
FEMALES:	15-24	65.10	73.61	84.58	39.43	65.68
	25-44	23.09	45.80	56.07	61.74	46.68
	45-64	4.14	6.44	13.32	23.87	11.94
	65+	8.49	5.41	10.27	5.44	7.40
	ALL AGES 15+	10.42	15.50	27.05	31.78	21.19
TOTALS:	15-24	14.75	25.47	19.59	2.12	15.48
	25-44	6.07	6.51	4.35	3.09	5.01
	45-64	2.78	1.56	2.74	1.84	2.23
	65+	3.17	2.26	5.17	0.89	2.87
	ALL AGES 15+	1.67	2.66	5.08	3.55	3.24

SOURCE: DERIVED FROM STATISTICS CANADA, CENSUS, VARIOUS YEARS. AS FOUND IN FOOT, 1985, STATISTICAL APPENDIX.

TABLE 1.11
DISTRIBUTION OF HOUSEHOLDS BY TYPE
1971-2001, ONTARIO
(PERCENTAGE)

HOUSEHOLD TYPE	% OF ALL HOUSEHOLDS			PERCENTAGE CHANGE	
	1971	1981	2001	1971-81	1981-2001
HOUSEHOLDS WITH CHILDREN:					
FAMILIES: UNDER 35 (1)	15.4	12.9	8.4	-16.2	-34.9
35-54	28.8	23.7	27.4	-17.7	15.6
55+	6.6	5.7	5.7	-6.5	0.0
TOTAL	50.8	42.3	41.5	-16.7	1.9
SINGLE PARENTS	6.6	7.9	8.6	19.7	8.9
TOTAL	22.0	20.8	17.0	-5.5	-18.3
HOUSEHOLDS WITHOUT CHILDREN:					
UNDER 35 (1)	10.1	15.2	10.7	50.5	-29.6
35-54	7.9	8.6	10.4	8.9	20.9
55+	22.3	24.7	27.5	10.8	11.3
TOTAL	40.3	48.5	48.5	20.3	0.0
MULTI-FAMILY HOUSEHOLDS	2.3	1.3	1.3	-43.5	0.0

NOTE: 1. AGE CLASSIFICATIONS REFER TO AGE OF HOUSEHOLD HEAD.

SOURCE: 1971-81 ESTIMATES WERE DERIVED FROM STATISTICS CANADA, CENSUS; 2001 FIGURES FROM CLAYTON RESEARCH. FOUND IN MMAH, 1983B.

TABLE 1.12
POPULATION DISTRIBUTION (1)
BY MARITAL STATUS
ONTARIO, 1961-1981
(PERCENTAGE)

YEAR	NEVER MARRIED	DIVORCED	WIDOWED	SEPARATED	COLUMNS 2+3+4 (2)
1961	47.8	0.4	4.7	- -	5.0
1966	48.7	0.4	4.7	- -	5.1
1971	47.1	0.9	4.7	1.9	7.4
1976	44.8	1.3	4.8	1.9	8.1
1981	42.7	2.0	5.1	2.3	9.3

NOTE: 1. FOR POPULATION 15 AND OLDER.
2. COLUMN 5 DOES NOT INCLUDE SEPARATED FOR 1961-1966.

SOURCE: DERIVED FROM STATISTICS CANADA, CENSUS, VARIOUS YEARS AND TABLES.

TABLE 1.13
TENANT POPULATION AND HOUSEHOLD SIZE
ONTARIO AND THE CMA'S, 1981

AREA	POPULATION (000'S)	HOUSEHOLDS (000'S)	HOUSEHOLD SIZE	% OF ONT. TENANT HOUSEHOLDS	% OF ALL HOUSEHOLDS IN SAME AREA
ONTARIO	2,407	1,090.8	2.1	100.0	28.5
HAMILTON	146	69.6	2.1	6.0	27.3
KITCHENER	86	39.0	2.2	3.6	30.4
LONDON	92	46.1	2.0	3.8	33.2
OSHAWA	40	17.1	2.4	1.7	26.4
OTTAWA	207	98.7	2.1	8.6	38.7
ST. CATHARINES (1)	66	30.9	2.1	2.8	22.1
SUDBURY	41	17.6	2.3	1.7	27.7
THUNDER BAY	27	12.8	2.2	1.1	23.2
TORONTO	990	453.0	2.2	41.1	33.5
WINDSOR	57	27.8	2.0	2.4	23.7

NOTE: 1.INCLUDES NIAGARA.

SOURCE: STATISTICS CANADA, 1981 CENSUS, VARIOUS TABLES.

TABLE 1.14
PERCENTAGE OF HOUSEHOLDS THAT WERE TENANTS
BY AGE AND SEX OF THE HOUSEHOLD HEAD
ONTARIO, 1961-1981

SEX/AGE	1961	1971	1981	TEN YEAR CHANGE 1961-71	TEN YEAR CHANGE 1971-81
MALES: 15-24	75.67	85.35	78.93	12.79	-7.52
25-44	33.87	38.69	32.59	14.23	-15.77
45-64	18.84	20.42	17.87	8.42	-12.48
65+	16.03	22.56	26.36	40.72	16.82
ALL AGES 15+	28.00	33.37	29.42	19.17	-11.83
FEMALES: 15-24	91.76	96.38	91.94	5.03	-4.61
25-44	63.32	77.34	64.57	22.13	-16.51
45-64	36.46	46.81	42.58	28.38	-9.03
65+	27.23	42.49	50.27	56.05	18.29
ALL AGES 15+	38.80	55.27	57.29	42.47	3.66
TOTALS: 15-24	77.10	87.30	83.78	13.23	-4.03
25-44	35.49	42.04	39.28	18.44	-6.56
45-64	21.40	24.60	23.16	14.96	-5.86
65+	19.88	30.39	36.82	52.84	21.16
ALL AGES 15+	29.47	37.05	36.73	25.71	-0.85

SOURCE: DERIVED FROM STATISTICS CANADA VARIOUS YEARS. FOUND IN FOOT 1985, STATISTICAL APPENDIX.

TABLE 1.15
NUMBER OF TENANT HOUSEHOLDS
BY SEX AND AGE OF THE HOUSEHOLD HEAD
ONTARIO, 1961-1981

SEX/AGE		1961	1966	1971	1976	1981
MALES:	15-24	42,335	66,565	104,580	113,065	103,025
	25-44	232,273	264,446	329,360	318,560	328,950
	45-64	93,956	114,032	134,290	141,080	135,595
	65+	28,401	38,595	49,745	65,445	77,075
	ALL AGES 15+	396,965	483,638	617,975	638,150	644,645
FEMALES:	15-24	5,024	11,441	25,445	51,765	71,415
	25-44	25,307	37,147	62,455	107,070	172,535
	45-64	30,981	43,142	57,940	73,355	87,950
	65+	25,244	41,724	60,535	88,025	114,290
	ALL AGES 15+	86,556	133,454	206,375	320,215	446,190
TOTALS:	15-24	47,359	78,006	130,025	164,830	174,440
	25-44	257,580	301,593	391,815	425,630	501,485
	45-64	124,937	157,174	192,230	214,435	223,545
	65+	53,645	80,319	110,280	153,470	191,365
	ALL AGES 15+	483,521	617,092	824,350	958,365	1,090,835

SOURCE: DERIVED FROM STATISTICS CANADA, CENSUS, VARIOUS YEARS. AS FOUND IN FOOT, 1985, STATISTICAL APPENDIX.

TABLE 1.16
DISTRIBUTION OF TENANT HOUSEHOLDS
BY SEX AND AGE OF THE HOUSEHOLD HEAD
ONTARIO, 1961-1981
(PERCENTAGE)

SEX/AGE		1961	1966	1971	1976	1981
MALES:	15-24	4.43	10.79	12.69	11.80	9.44
	25-44	34.01	42.85	39.95	33.24	30.16
	45-64	25.58	18.48	16.29	14.72	12.43
	65+	9.83	6.25	6.03	6.83	7.07
	ALL AGES 15+	73.85	78.37	74.97	66.59	59.10
FEMALES:	15-24	2.63	1.85	3.09	5.40	6.55
	25-44	8.95	6.02	7.58	11.17	15.82
	45-64	6.94	6.99	7.03	7.65	8.06
	65+	7.64	6.76	7.34	9.18	10.48
	ALL AGES 15+	26.15	21.63	25.03	33.41	40.90
TOTALS:	15-24	7.06	12.64	15.77	17.20	15.99
	25-44	42.95	48.87	47.53	44.41	45.97
	45-64	32.52	25.47	23.32	22.38	20.49
	65+	17.47	13.02	13.38	16.01	17.54
	ALL AGES 15+	100.00	100.00	100.00	100.00	100.00

SOURCE: DERIVED FROM STATISTICS CANADA, CENSUS, VARIOUS YEARS. AS FOUND IN FOOT, 1985, STATISTICAL APPENDIX.

TABLE 1.17
TENANT HEADSHIP RATES
BY AGE AND SEX OF THE HOUSEHOLD HEAD
ONTARIO, 1961-1981
(PERCENTAGE)

SEX/AGE		1961	1966	1971	1976	1981
MALES:	15-24	10.24	12.21	15.00	14.48	12.78
	25-44	26.39	28.91	32.61	27.94	26.22
	45-64	16.15	17.78	18.45	17.58	15.83
	65+	12.32	15.43	18.10	21.09	21.31
	ALL AGES 15+	18.85	20.57	22.81	21.03	19.66
FEMALES:	15-24	1.22	2.12	3.69	6.71	9.01
	25-44	2.91	4.09	6.38	9.50	13.53
	45-64	5.45	6.73	7.76	8.84	9.93
	65+	9.18	13.14	16.38	20.54	22.57
	ALL AGES 15+	4.08	5.55	7.41	10.14	12.90
TOTALS:	15-24	5.75	7.19	9.37	10.62	10.91
	25-44	14.73	16.54	19.71	18.78	19.83
	45-64	10.86	12.26	13.04	13.13	12.83
	65+	10.61	14.15	17.12	20.77	22.05
	ALL AGES 15+	11.44	12.97	15.00	15.48	16.19

SOURCE: DERIVED FROM STATISTICS CANADA, CENSUS, VARIOUS YEARS. AS FOUND IN FOOT, 1985, STATISTICAL APPENDIX.

TABLE 1.18
FIVE YEAR PERCENTAGE CHANGE IN
TENANT HEADSHIP RATES
BY AGE AND SEX OF THE HOUSEHOLD HEAD
ONTARIO, 1961-1981
(PERCENTAGE)

SEX/AGE		1961-66	1966-71	1971-76	1976-81	AVERAGE
MALES:	15-24	19.20	22.92	-3.50	-11.72	6.72
	25-44	9.57	12.78	-14.31	-6.17	0.47
	45-64	10.14	3.74	-4.72	-9.94	-0.19
	65+	25.21	17.29	16.54	1.02	15.02
	ALL AGES 15+	9.13	10.87	-7.77	-6.53	1.42
FEMALES:	15-24	73.43	73.59	82.09	34.29	65.85
	25-44	40.39	56.13	48.83	42.43	46.94
	45-64	23.49	15.23	13.89	12.36	16.24
	65+	43.10	24.71	25.34	9.92	25.77
	ALL AGES 15+	36.03	33.58	36.87	27.16	33.41
TOTALS:	15-24	25.15	30.25	13.31	2.77	17.87
	25-44	12.34	19.12	-4.72	5.59	8.08
	45-64	12.87	6.32	0.75	-2.31	4.41
	65+	33.29	20.98	21.35	6.15	20.44
	ALL AGES 15+	13.45	15.65	3.18	4.57	9.21

SOURCE: DERIVED FROM STATISTICS CANADA, CENSUS, VARIOUS YEARS. AS FOUND IN FOOT, 1985, STATISTICAL APPENDIX.

TABLE 1.19
PERCENTAGE OF HOUSEHOLDS THAT WERE TENANTS
BY HOUSEHOLD TYPE
ONTARIO, 1972-1980

BY HOUSEHOLD TYPE	1972(%)	1980(%)	CHANGE(%)
UNATTACHED INDIVIDUALS	64	66	3
COUPLES, NO CHILDREN	39	30	-23
COUPLES, WITH CHILDREN	25	19	- 5
SINGLE PARENTS - MALE	47	41	-13
SINGLE PARENTS - FEMALE	46	59	28
ALL OTHERS	33	39	18
ALL HOUSEHOLDS	36	34	- 6

SOURCE: STATISTICS CANADA, HOUSEHOLD INCOME, FACILITIES AND EQUIPMENT SURVEY.
FOUND IN MMAH, 1983B.

TABLE 1.20
POPULATION PROJECTIONS
ONTARIO, 1981-2001

PROJECTION	FERT/MIGRATION ASSUMPTIONS(1)	AVERAGE ANNUAL GROWTH RATE (%) 1981-86	1986-91	1991-96	96-2001	POPULATION IN 2001 (000'S)
T&E (2)	LOW LOW	0.75	0.61	0.41	0.23	9,423.0
STATS CAN(3)	LOW LOW	1.20	1.01	0.66	0.42	9,948.7
	MEDIUM HIGH	1.23	1.21	1.04	0.86	10,253.0
T&E (3)	LOW MEDIUM	1.21	0.89	0.58	0.38	9,853.8
	MEDIUM LOW	1.19	0.87	0.60	0.43	9,849.6
	MEDIUM MEDIUM	1.22	0.97	0.72	0.54	9,963.2
	MEDIUM HIGH	1.26	1.09	0.86	0.68	10,117.3
	HIGH MEDIUM	1.24	1.07	0.87	0.74	10,105.9
STAMM(3)	LOW MEDIUM	1.16	0.96	0.76	0.58	10,252.6
	MEDIUM LOW	1.20	0.93	0.65	0.52	10,165.4
	MEDIUM MEDIUM	1.20	1.03	0.87	0.74	10,439.9

NOTES: 1. FERTILITY AND MIGRATION ASSUMPTIONS LISTED IN THAT ORDER.
2. ONTARIO MINISTRY OF TREASURY AND ECONOMICS (T&E); BASED ON 1976 CENSUS.
3. BASED ON 1981 CENSUS UPDATED TO 1983.

SOURCE: DERIVED FROM, IN ORDER: T&E ESTIMATES IN MMAH, 1983B; STATS CANADA CAT. 91-520; T&E DEMOGRAPHIC BULLETIN, AUG. 1985; STAMM RESEARCH PRINTOUT.

SECTION 2: HOUSING SUPPLY

This section commences with a brief discussion of the characteristics of Ontario's housing stock. It then focusses on some of the important aspects of the province's rental supply.

Subsection 2.1 presents estimates of the housing stock and net changes in the stock such as annual increases in housing units. The latter estimates incorporate housing completions, demolitions and changes in vacancies as well as net conversions of tenure when the ownership and rental markets are outlined. Subsections 2.2 to 2.5 review each of the above components.

2.1 Housing Stock

Census data for the total private housing stock including unoccupied dwellings are listed in Table 2.1. However, because the census estimates for unoccupied units are not broken down, most of the census estimates presented in this subsection pertain to occupied dwellings rather than total dwellings. These are, by definition, equivalent to household estimates.[1] CMHC rental apartment vacancy rates are presented in Subsection 2.4.

2.1.1 Housing Stock Characteristics

The census reports that Ontario had just under 3.1 million private dwelling units in 1981. Three million units, or

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1. For 1971, the census occupied dwelling units estimates are slightly higher than the households estimates because households living abroad were not included while their dwellings were.

96 per cent of the total housing stock was occupied; the other 4 per cent was considered vacant. Between 1961 and 1981, private occupied units increased 82 per cent and increased 34 per cent between 1971 and 1981. The most rapid buildup of the occupied stock occurred between 1966 and 1976 when the average annual increase was approximately 3.5 per cent, falling to 2.4 per cent for the 1976 to 1981 period. A further decline to 1.4 per cent was estimated for the 1981 to 1985 period, representing the lowest average annual growth over the past 25 years.[2] (See Tables 2.1 to 2.3)

A summary of the 1981 structural composition of the province's occupied housing stock is as follows: units in single detached houses, 57 per cent; single attached and duplex units, 16 per cent; and apartment units, 27 per cent.[3] Urban dwellings, which made up 84 per cent of the 1981 stock, had higher proportions of single attached and apartment units, the concentrations increasing with settlement size as depicted in Figure 2.1. For the 16 per cent of Ontario's occupied stock that was designated rural, the structural composition was: single detached units, 85 per cent; single attached and

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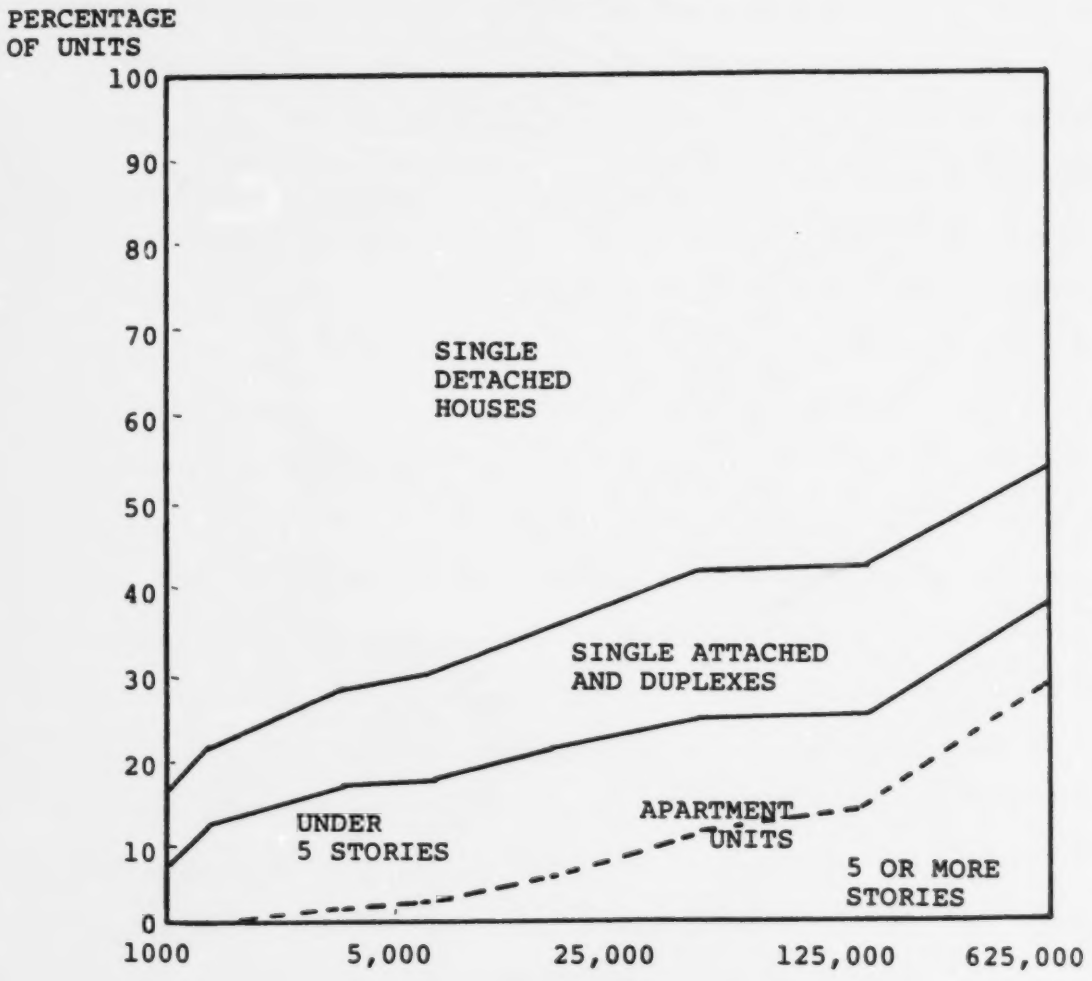
2. The 1981 to 1985 estimate is based on the assumption that net loss of units (through demolitions and net conversions minus changes in vacancies) is equivalent to annual averages over the 1961 to 1981 period.

3. While these estimates are thought to be reasonably accurate, Statistics Canada cautions that the distinctions among duplexes, single attached units, row housing and small apartment buildings caused some confusion for respondents. These categories are, therefore, not as accurate as the estimates for single detached houses and apartment buildings of 5 or more stories. Moreover, the response errors were not constant among the census years. For example, the 1976 estimates were made by trained staff and were, therefore, subject to less response error than the 1981 estimates.

FIGURE 2.1
DISTRIBUTION OF OCCUPIED DWELLING UNITS
BY SETTLEMENT SIZE AND STRUCTURAL TYPE
ONTARIO, 1981



NOTE: 1. GRAPH REPRESENTS THE PERCENTAGE DISTRIBUTION OF
OF ONTARIO'S THE OCCUPIED DWELLING UNITS.SCALING
ACCENTUATES THE CHANGES BY SETTLEMENT SIZE.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

duplex units, 5 per cent; and apartment units 2 per cent. Movable homes made up the remaining 8 per cent of the rural stock.

In terms of structural composition, the most striking feature of the 1961 to 1981 period was the rapid growth in the number of occupied apartment units. In 1961 apartment units represented 12 per cent of the total occupied stock and by 1981, 27 per cent. Over the 20 year period the apartment stock increased at an average annual rate of 7 per cent compared to 2 per cent for single detached units and 4 per cent for single attached units. Unlike the single detached category which exhibited relatively steady growth over the 20 year period the average annual increase in apartment units declined significantly from an average annual rate of 12 per cent between 1961 and 1966 to 2 per cent between 1976 and 1981. (See Table 2.2)

Another notable trend was the decline in duplex units from 121,000 in 1961 to 78,000 in 1981 or from 7.4 per cent of the total occupied stock to 2.6 per cent. While part of this decline may be due to census response errors, the data suggests that few duplexes were built over the period. Moreover, the negative average annual increase of 2 per cent appears to be too large to be caused solely by demolitions. Conversion of duplexes to single unit buildings may have contributed to the loss of duplexes. See Subsection 2.5.

The census also records estimates of the age of the housing stock based on occupants' perceptions. Approximately one half of the 1981 stock was built after 1960. Urban dwelling units which, as mentioned, made up 84 per cent of the 1981 stock tended to be newer than their rural counterparts. Only

10 per cent of the urban stock was reported to have been built before 1921 compared to 26 per cent of the rural stock still occupied in 1981. In the decade prior to the 1981 census, a relatively higher number of rural units were built, somewhat offsetting the tendency of rural dwellings to be older. At the time, a federally sponsered rural and native housing program had targeted 50,000 units nationally.4 (See Tables 2.4 and 2.12)

2.1.2 Stock Tenure Split

In 1981 owner occupied dwelling units represented 63 per cent of the province's utilized housing stock; rented units made up the remaining 37 per cent. This indicates a significant increase in the share of rented units from the 71 per cent -- 29 per cent tenure split reported in 1961. Most, if not all of this shift, occurred between 1961 and 1971 as the tenure split did not appear to change between 1971 and 1981. This is reflected in the average annual increases by tenure. Over the 20 year period rented units averaged 4.2 per cent annually while owner occupied units increased 2.5 per cent. Between 1961 and 1971 alone, rented units increased 5.5 per cent annually due primarily to the increase in apartment units. (See Table 2.2)

It is worth noting that part of the growth in rented units was due to a reduction in vacant units. For example, applying CMHC vacancy rate estimates to the province's overall rental stock suggests that 6 per cent of the 1976 to 1981

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4. Canadian Yearbook (1981, p. 334).

increase in rented units resulted from a drop in the vacancy rate.[5]

In 1981, single detached homes displayed the lowest concentration of rented units -- 10 per cent were tenant-occupied. Apartment buildings of less than 5 storeys had the highest share, estimated to be 94 per cent tenant-occupied. Apartments of 5 or more storeys were characterized by a slightly lower rental share, at 90 per cent, possibly reflecting a greater concentration of condominiums in large apartment buildings. (See Tables 2.5 and 2.6)

The urban tenure split was 60 per cent owner-occupied to 40 per cent rented -- for rural areas, 84 per cent to 16 per cent, respectively.

2.1.3 Rental Stock Characteristics

The 1981 census reports that there were 1.1 million occupied rental dwellings in Ontario. As noted above, the rented stock tended to be more concentrated in urban areas, the increase being primarily in apartment units, depicted in Figure 2.1. Just under 93 per cent of the province's occupied rental stock was designated urban. Moreover, 74 per cent was located in the 10 CMAs: Hamilton, Kitchener, London, Oshawa, Ottawa, St. Catharines-Niagara, Sudbury, Thunder Bay, Toronto, and Windsor. Forty-two per cent of the province's occupied rental stock was located in Toronto. Ottawa had the highest concentration as 49 per cent of the city's occupied housing stock was rental accommodations. Toronto had a concentration

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5. Because CMHC vacancy rates are for buildings with 6 or more units located in urban cities this is a rough approximation. See Appendix A.

of 44 per cent and St. Catherines had the lowest concentration at 29 per cent. (See Tables 2.7, 2.8 and 2.9)

As suggested by the 1961-1971 increase in apartment units, the 1981 rental stock tended to be newer than the owner-occupied stock. Based on tenants' perceptions, an estimated 60 per cent of the 1981 rental stock had been built between 1961 and 1981 compared to 46 per cent of the owner-occupied stock. For the 20 year period Klein and Sears (1983) say that:

> The vast majority of the additions to the rental stock were high-rise apartments. Less than 20% of the pre-1961 stock of rental apartments was located in buildings of 5 or more stories, while in 1981 40% of Ontario's rental housing stock was comprised of units in buildings of 5 or more stories. (Vol. 1, p. 5)

The total rented apartment stock in the 10 CMAs was divided almost evenly between buildings of 50 or more units and buildings of less than 50 units -- large apartment structures being more prevalent in the more populated cities. Nearly 60 per cent of Toronto's apartment units were in buildings of 50 or more units, representing just under one quarter of the province's total rental stock. (Tables 2.8 and 2.9)

Twenty seven per cent of the province's tenant-occupied units were in rural and urban areas with populations under 100,000. For this group, the most prevalent dwellings by structural type were single detached, followed closely by units in apartments of less than 5 stories.

Another way to look at the distribution of rental stock is by ownership type. The census does not gather such information. However, estimates are presented by MMAH (1983b)

using a 1980 Teela market survey. These estimates are based on rental units in buildings of 6 or more units located in the municipalities of Durham, Halton, Hamilton-Wentworth, Metro Toronto, Ottawa-Carleton, Peel and York. The survey was representative of approximately 435,000 units, or about 40 per cent of the province's total rental stock. It is unlikely that the results are indicative of the remaining 60 per cent of the rental stock which was predominantly in smaller buildings and less populated areas. (See Tables 2.10 and 2.11)

Eighty one per cent of the landlords surveyed owned only one building each in 1980. Together, individual and husband-wife ownership accounted for 55 per cent of the surveyed buildings. Corporations owned 33 per cent, partnerships, 15 per cent:

> Among the corporate owners, it is apparent that relatively small numbers hold large portfolios. The distribution for corporate ownership must be treated as an estimate, since some owners may use more than one corporate name. The combined husband-wife and partnership categories are about the same as the number of corporate owners. Since some partnerships are probably also husband and wife, these two categories need not be mutually exclusive. (MMAH 1983b, p. 16)

The majority of units, 62 per cent, were owned by landlords who had one or two buildings. Corporations owned 72 per cent of the units. This high percentage relative to building ownership concentration reflects the tendency for corporations to own large buildings. Corporately owned buildings averaged

163 units while buildings owned by individuals averaged under 20 units.[6]

2.1.4 Socially-Assisted Housing

By the beginning of 1985 there were 163,000 socially-assisted housing units, representing 5.2 per cent of the province's occupied housing stock or 14 per cent of the rented stock.[7] By comparison, in 1961 approximately 0.7 per cent of the occupied stock was socially-assisted or 2.3 per cent of the rented stock. These figures suggest that increases in socially-assisted housing outpaced the growth in the private market.

Using data presented in Tables 2.1 and 2.15, changes in the privately supplied and socially-assisted rental stocks can be compared.[8] Between 1961 and 1981 annual increases in the socially-assisted stock (excluding hostel units) averaged 13.7 per cent while private rental sector increases averaged 3.6 per cent. Both sectors grew most rapidly between 1966 and 1971. The socially-assisted stock increased 24.7 per cent annually whereas the private sector grew 5.1 per cent annually.

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6. Because the survey excluded buildings with less than 6 units and low density areas where small structures are prevalent, the tendency for corporations to own large buildings suggests that the buildings excluded from the survey were predominantly owned by individuals and husbands and wives.

7. Following Muller (1985), socially-assisted hostel units or beds are excluded when making comparisons with census data. Tables 2.12 to 2.18 are for year-end while the Census estimates are for mid-year.

8. In deriving these estimates co-operative units were considered to be rental. However, it is unclear whether co-operative occupants would consider themselves owners or tenants in response to the census questionnaire.

In considering rental start estimates which follow in Subsection 2.3.2, a surprising statistic emerges from this comparison. MMAH's rental start estimates decline significantly between the two periods -- 1971 to 1976 and 1976 to 1981. However, the census adjusted data shows that the number of tenant-occupied private sector units increased 2.1 per cent annually from 1971 to 1976 and 2.4 per cent from 1976 to 1981. Reductions in the vacancy rate, the rental of condominiums, tenure switches and fewer demolitions are possible reasons. These are discussed subsequently.

As noted above, socially-assisted housing grew most rapidly during the 1967-1971 period. Because these estimates represent units coming on line their planning may have occurred soon after the 1964 amendments to the National Housing Act which "brought the Canadian provinces directly into the field of public housing for the first time in our housing history."9

During the 1976 to 1981 period, annual increases in the socially-assisted stock reached their lowest level at 4.4 per cent but rose to 5.6 per cent between 1982 and 1984. The former period was a transitional time as emphasis shifted from government-run units to non-profits and co-operatives as discussed below.

The majority of the socially-assisted units (87 per cent) were located in the CMAs at the end of 1984. Toronto had 97,000 units (including hostels) or 56 per cent of the province's socially-assisted stock. There were approximately 22,000 units located outside of the CMAs. These figures

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9. Rose (1980), p. 39.

indicate that the non-CMA areas had relatively lower numbers of socially-assisted housing units in terms of percentages of households served. For example, in 1981 there were .064 socially-assisted units per household in the CMAs and for the rest of the province, .02 units. For Toronto the coverage was .077 units per household. (See Tables 2.12 and 2.13)

Socially-Assisted Housing by Program

> Up to the early 1970s, the emphasis was on traditional public housing -- project-type housing exclusively for geared-to-income tenants. Since that time, there has been increasing emphasis on housing that acccommodates not only geared-to-income tenants, but tenants who can afford market rents, i.e., developments that house a variety of incomes. This integrated housing may be provided either in private market rental projects or in non-profit and co-operative developments. (MMAH, 1983b, p. 57)

In 1976, there were approximately 101,000 limited dividend and Ontario Housing Corporation (OHC) public housing units, representing 86 per cent of the province's socially-assisted stock. However, between 1976 and the end of 1984 only 4,000 units were added under these programs. Over the same period non-profit units increased from 8,800 units to 41,600 units while co-operatives rose from 465 units to just over 12,000 units. Thus, by the end of 1984 non-profit and co-operative units made up 31 per cent of the socially-assisted stock. (See Table 2.14)

MMAH (1983b) reports that in 1982, all of the government-run units and 13 per cent of the non-profit and co-operative units had rents which were geared-to-income. For the OHC units, rents were between 17.5 and 25 per cent of recipient households' incomes, depending on household size and annual

earnings.[10] In total, the rent-geared-to-income units represented 77 per cent of the 1982 socially-assisted stock, equalling almost 11 per cent of the province's overall rental stock. Eighty-seven per cent of the non-profit and co-operative units (those which were not geared-to-income) had low end market rents.

OHC units are managed directly by the government and subsidized by the federal and provincial governments generally on a 50/50 basis. The non-profits and co-operatives are operated either municipally or privately with financial support from the federal and provincial governments. Rents for these units are indirectly subsidized through low interest loans (2 per cent effective mortgage rates) up to the full capital cost of the projects as long as per unit costs do not exceed prescribed limits. The Ministry reports that the total 1983 subsidy for geared-to-income housing was $309 million -- $296.4 million for the federal-provincial units and $12.9 million for community sponsored non-profit rental and co-operative housing.

Eligibility for OHC housing is limited to senior citizens aged 60 years and older, families with children, and physically- and mentally-handicapped persons. Although low-income families represented a major target group, the Ministry reports that almost 80 per cent of the 1982 geared-to-income structures were apartments which contained small units, reflecting the high proportion of senior citizens and other small households. For the government-operated units almost 62

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10. CMHC (1981) outlines rent scales and criteria for geared-to-income housing.

per cent were either bachelor or one bedroom units. (See also Table 2.15)

2.2 Residential Construction and Building Costs

This subsection briefly describes the relationship between residential construction and overall economic activity in the province. Building costs are also presented in order to provide a fuller background to the decline in housing starts which is discussed in the following subsection.

2.2.1 Residential Construction

Residential construction, which includes new building construction and renovation of the existing stock, averaged just over $4.7 billion annually (in 1981 dollars) between 1971 and 1983. According to CMHC and Statistics Canada data, this represented an annual average of 39 per cent of all construction expenditures or 4.1 per cent of Ontario's yearly gross expenditures. (See Table 2.16)

In real terms, residential construction expenditures were considerably volatile, increasing sharply between 1971-1973 before leveling off in 1974 and declining in 1975. Over the 1977-1982 period residential construction declined almost continuously, turning upward again in 1983.

CMHC statistics for total construction expenditures, including stores, offices, etc. displayed a similar but less pronounced pattern.[11] While total construction activity declined in real terms over the 1972-1982 period, the residential component, as a percentage of overall construction, fell

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11. See CMHC, Canadian Housing Statistics.

by 28 per cent to a little over a quarter of all construction in 1982. By 1983, the residential component was back up to 37 per cent of all construction.

Statistics Canada's estimates of gross annual provincial expenditures, including construction, were noticeably more stable over the period, growing in all years except 1975 and 1982. Consequently, residential construction fell from the period's high of 5.5 per cent of gross expenditure in 1973 to 2.3 per cent in 1982.

The fall in residential construction activity coincided with both the declining population growth rate and rising interest rates. Based on 3-month federal Treasury Bills, in 1971 short-term interest rates were 3.6 per cent but rose to an annual average of 17.7 per cent in 1981. By mid-1981, rates peaked at nearly 21 per cent. Residential construction did not bottom out until 1982. This lag between construction expenditures and interest rates may reflect projects already planned or under construction. In 1983 interest rates declined; at the same time, residential construction picked up considerably. Here, there appeared to be no lag in response. Some approved projects that had been set aside may have been reconsidered. The relationship between financing costs and construction duration is discussed below. (See Table 2.18)

One probable result of the decline in residential construction was the increased incidence of firm closures in the residential construction industry. Currie et. al. (1981) report that between 1979 and mid-1981 half of the residential construction firms in Windsor and "perhaps" a quarter in London closed (both solvent and insolvent). Currie comments that "in general, if the firm had weaknesses under normal

market conditions, in a depressed market these became major failings." (p. ii)

2.2.2 Housing Supply Costs

Statistics Canada formulates residential building cost indexes using construction inputs for typical detached houses. These estimates may not be fully representative of apartment construction costs. The development of large apartment projects require specific labour and material inputs as well as construction technology. Another problem is that the indexes do not account for quality changes brought about through innovation, changing tastes and building regulations.[12]

Between 1971 and 1982 the labour index rose at almost the same pace as the CPI -- 165 per cent compared to 163 per cent, respectively. However, the material index increased at a slower rate, 144 per cent. As a result, the real material-labour index (deflated by the CPI) declined 5 per cent over the period.[13] (See Table 2.17)

Land prices also form a sizeable component of supply costs.[14] Indexes date back to 1971 for Toronto and Ottawa (including Hull). In the Toronto CMA, land prices rose by 97 per cent between 1971 and 1981 -- for Ottawa, 218 per cent.

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12. Griliches (1971) discusses the difficulties encountered in measuring quality changes.

13. The low level of residential construction may have reduced demand for labour and material inputs, keeping prices down.

14. Apartments, particularly highrises, require less land per unit compared to single and semi-detached houses. Other things being equal, a rise in land prices, relative to other building costs, reduces the per unit cost of supplying apartment units compared to single and semi-detached houses.

Between 1976 and 1982, London reported the greatest land index increase at 48 per cent with the smallest increase in Kitchener at 3 per cent and for Toronto, 5 per cent. These indexes are based on the purchases of parcels of land for new subdivision development. As noted in Subsection 2.1, much of the building activity in Toronto occurred at the fringe throughout the period. Thus, changes in the land indexes are likely to reflect increasing distances from the city centres.[15]

Interest rates provide an indication of the costs of financing construction and of holding completed units until sold or rented. The high and volatile interest levels of the late 1970's and early 1980's possibly affected the development of rental units more severely than ownership units. According to CMHC's Toronto Housing Market Report (January, 1984), 89 per cent of Toronto's 1983 single and semi-detached completions had been rented or sold at completion, some 61 per cent of row and apartment unit completions had been rented as discussed in Subsection 2.4. (See Table 2.18)

Shortening construction time partially offsets developers' financing costs but may increase other construction costs as changes in the mix of labour and capital inputs may be necessary. Statistics Canada's apartment construction duration estimates support this tendency. In 1982, average construction time was 13.4 months -- having averaged over 15 months for the preceding five years.[16] This may have been a

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15. If there was greater demand for dwellings close to city centers, these indexes may understate the increases in land prices.

16. Statistics Canada cat. no. 64-003. Construction duration statistics are based on the construction of rental apartment buildings.

consequence of the high interest rates or improved construction technology or both.

Another important consideration in the supply of new housing is government quality and quantity regulations. In Ontario, housing standards include municipal building codes, zoning by-laws and fire and safety requirements. These may have become more extensive and uniformly applied over the years. By 1976 all municipalities were required to follow the Ontario Building Code:

> To the extent the building code is enforced, a household cannot choose to live in and pay for new or renovated accommodation which has a lower structural quality per square foot than the code allows. (Steele and Miron, 1984, p. 34)

That such standards have tended to raise the costs of new housing is well documented for the United States[17] but little data was found for Canada. Zoning by-laws also affect the supply of new stock through density and land use restrictions.[18]

2.3 Housing Starts

Housing starts (together with changes in vacancy rates for the rental sector) offer considerable information concerning the replacement of existing stock and the realized demand for new or additional dwellings. As mentioned, the census classifies dwellings by period of construction. However, because those estimates are based on occupants' perceptions, this subsection relies primarily on CMHC data which provide

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17. Seidel (1978) reviews the American experience.

18. COIRT (1985a) discusses land use restrictions.

up-to-date figures classified by region and structural type. However, CMHC data is not broken down by tenure. Thus, Subsection 2.3.2 cites rental starts estimates formulated by MMAH.

2.3.1 Overall Housing Starts

Ontario housing starts, as reported in CMHC's Canadian Housing Statistics, fell from 111,000 starts in 1973 to 39,000 during 1982 -- a 65 per cent decline to a 20 year low in residential starts. Between 1981 and 1982, the drop was 23 per cent compared to a national decline of 29 per cent. CMHC says that the fall was most severe in single and semi-detached starts. CMHC concludes that buyer confidence was eroded by rising unemployment and interest rates, but that federal and provincial programs, introduced during the year, helped to prop up the level of housing activity.[19] (See Table 2.19)

By 1983, the market was considerably more buoyant with provincial starts up 43 per cent to 55,000 units but was still well below 1973 levels. At the same time, interest rates had fallen below double digit. CMHC forecasted that 1984 starts would again be higher on the assumption that "healthy growth will continue in both production and employment, spurring a rapid rate of new household formation and net migration into the province of up to 20,000 people".[20] While net immigration was twice that forecasted, 1984 housing starts in urban Ontario fell 16 per cent to 42,320 units from 50,270 in 1983.

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19. CMHC, (1982), Canadian Housing Statistics, p. x.

20. CMHC (1983), Ontario Housing Market Report, December, p. iii.

Concerning ownership changes over the 1961-1981 period, Klein and Sears (1983) comment:

> From a macro point of view changes were less evident on the ownership side of the market. The single-detached dwelling, which comprised 86 per cent of the total ownership stock in 1961, comprised a slightly lower, but still dominant, 81 per cent in 1981. Despite this apparently slight change on the ownership side as a whole, the character and location of the dwellings added in the 1960's and 1970's were different from previous years. There was substantial growth in average dwelling size and a dramatic expansion of suburban communities compared with central areas. This trend has slowed in recent years due to energy and affordability considerations. (Vol. 1, p. 6)

For Metro Toronto, Silver (1981) estimated that about 85 per cent of the growth in housing over the previous 30 years had occurred in low-density suburban and fringe areas. This corresponded to the growth and movement of family households to the fringe areas as discussed in Section 1.

2.3.2 Rental Starts

MMAH's Ontario Housing Market, Quarterly Review estimates annual rental housing starts, using CMHC housing starts by structural type. Considering the 1973-1983 period, the percentage of all residential starts which were designated as rental fell to a decade low in 1976. MMAH (1983b) notes that overbuilding occurred in 1972-1973 followed by a period of inventory absorption. Between 1976 and 1983 rental starts were low compared to 1973 figures but grew as a percentage of overall starts because ownership starts continued to fall through 1982. This trend was reversed in 1983 as rental starts remained relatively constant while ownership starts rose substantially. By 1984, rental starts were down to 9,400

units. However, these estimates do not include condominium units. CMHC's Toronto branch notes that "most private market rental buildings completed since 1981 have either been registered as condominiums or have applications for condominium registration pending".[21] Section 2.5 discusses condominuims and provides revised rental start estimates which incorporate rented condominiums. (See Table 2.19)

The decline in rental housing starts has been attributed to several factors which fall within two broad categories. The first, general trends and events which affected all residential construction, includes unfavourable demographics and rising real interest rates.

The second category is made up of effects which were specific to the rental market. Clayton (1981 and 1984), Kalymon (1980), Smith (1977 and 1983) and Smith and Tomlinson (1981) discuss events that may have discouraged investment in rental housing. These include:

- Amendments to the Income Tax Act (1972) which reduced after tax profits by ending write-offs against other income and by making capital gains taxable;
- The Multiple Use Residential Building provision (MURB) introduced in 1974 partially reinstated the tax shelter aspect for new rental projects. MURBs have been credited with keeping rental starts from falling more dramatically but were discontinued in 1981;[22]

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21. CMHC, Toronto Branch (1985), Local Housing Market Report, July, Supplement One, p. 7.

22. CMHC (1982), Canadian Housing Statistics, p. x.

- *Rent regulation. Smith (1983) maintains that, if rent* regulation is effective, it reduces investment in new projects even if exempt from regulation. Smith says that eventual extension of regulation to include newer units is expected. Also, new units must compete with regulated units. Some of the effects of rent regulation are looked at in Section 4. However, because the effects of the factors listed here are not easily separated no attempt has been made to quantify the possible effects of rent regulation on rental starts;
- Revisions to the Landlord and Tenant Act. Smith (1977) believes that improved security of tenure may have discouraged investment, especially by small landlords because it became more difficult and costly for landlords to terminate tenancies. COIRT (1985) details the legislative changes which affected security of tenure;
- Condominium ownership represents a relatively recent alternative to renting and is discussed in Subsection 2.5;
- For Toronto, Kalymon says that by 1971 well organized homeowners' associations, dissatisfied with the encroachment by apartment dwellers brought about a reform council at city hall with a mandate to stop further highrise development.

In addition, MMAH (1978) estimated that by the end of 1977 the percentage of rental units which were "beyond repair", at 1.5 per cent, was significantly lower than the percentage of ownership units at 2.1 per cent. This suggests that a decline in rental starts relative to ownership starts

can be, in part, attributed to less need to replace rental units which, as noted, tended to be newer than the owner-occupied dwellings. See Subsections 2.5.3 and 2.6.

2.4 Vacancy Rates and Absorption Estimates

CMHC's rental apartment vacancy rate surveys provide detailed information about rents and vacancy rates in apartment buildings of six or more units. A discussion of the strengths and limitations of these surveys is presented in Appendix A. This subsection focusses on privately initiated rental units for which vacancy rates are determined in the market (but may be affected by government regulations).

Briefly, the percentage of the rental stock that is vacant and for rent (the vacancy rate) indicates whether the supply of and demand for rental housing are in balance. If a vacancy rate is below its optimum or "natural" level rental shortages are said to exist. That is, excess demand is present at the current rent level. Similarly, a vacancy rate which is above its natural level indicates an oversupply of rental units. Estimates of optimal vacancy rates range from 3 to 5 per cent.[23] By any of these criterion, rental housing shortages existed across the province according to the estimates discussed below.

CMHC vacancy statistics indicate that the percentage of units that were unoccupied and available for rent declined significantly between 1973 and 1981 and have remained

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23. Using regression analysis, Smith (1974) estimated that Toronto's natural vacancy rate was approximately 5 per cent. Lett (1976) also refers to a 5 per cent rate for American cities. More recently, CMHC publications refer to rates ranging from 2.5 per cent to 4 per cent.

relatively low through 1985. For Ontario (the weighted average of the surveyed areas) the vacancy rate was 2 per cent or less for the 1975 to 1985 period. CMHC's Toronto Branch attributes an increase in vacancy rates in 1982 and early 1983 to a shift in demand to home ownership.[24] By 1984 vacancy rates declined again, reaching 0.6 per cent in October. This downturn coincided with the sharp increase in immigration from other provinces, particularly Alberta. (See Table 2.20)

All the CMAs reported lower rates in 1984 than in 1973 -- a period when overbuilding had occurred, according to MMAH (1983b). Sudbury registered the sharpest decline from 10.9 per cent to 0.8 per cent. Toronto, on the other hand, displayed a relatively more stable vacancy rate but it also fell to a decade low of 0.3 per cent in 1981. In October 1984, all 10 of the province's census metropolitan areas reported rates of 1.0 per cent or less. Oshawa and Ottawa had the lowest rates at 0.3 while Toronto reported a rate of 0.6 per cent.

In Figure 2.2, Toronto vacancy rates are drawn against row and apartment starts. While both statistics trended downwards, they moved in opposite directions between 1975 and 1980. This possibly illustrates the reponse of housing starts to overall demand as the rental market tightened.

CMHC estimates for the Toronto CMA indicate that between 1973 and 1984 one bedroom units displayed the lowest vacancy rate, averaging 0.8 per cent while three bedroom units were at 1.6 per cent. By October 1984 vacancies were 0.8 per cent or lower for all unit sizes. (See Table 2.21)

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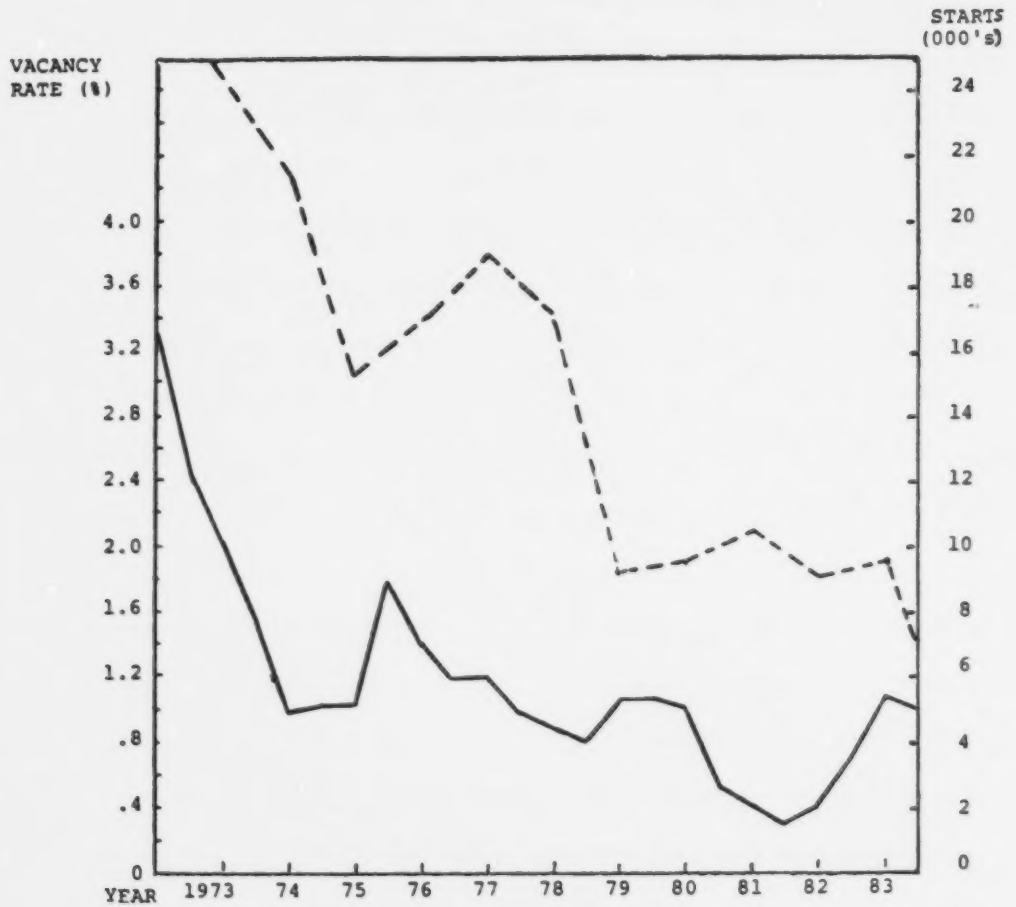
24. CMHC, Toronto Branch (1984) Rental Apartment Vacancy Survey, April, p. 2.

FIGURE 2.2
RENTAL APARTMENT VACANCY RATES
AND APARTMENT PLUS ROW STARTS
TORONTO CMA, 1972-1984



KEY: ROW AND APARTMENT STARTS - - - - - -

CMHC VACANCY RATES FOR BUILDINGS WITH 6+ UNITS ————————

SOURCE: CMHC, TORONTO BRANCH, RENTAL APARTMENT VACANCY RATE SURVEYS AND LOCAL HOUSING MARKET REPORTS, VARIOUS ISSUES.

Environic's September 1984 HOMES survey provides an indication of future demand by unit size. For those who planned to move into or switch rental accommodations in the next two years, the majority preferred two bedroom units -- 54 per cent for the 10 CMAs, 60 per cent for Metro Toronto. Only 3 per cent of those in Toronto wanted bachelors and another 14 per cent wanted one bedroom units. These figures suggest that two bedroom units may be scarcest in the near future.

Over the 1973-1984 period average vacancy rates for the Toronto CMA appear to have been unrelated to building size although apartment buildings with 200 units plus had a slightly higher vacancy rate. In October 1984 buildings of 6 to 9 units formed the only group which had a vacancy rate above 1 per cent. The HOMES study tends to support a continued demand for units in all building sizes as an equal number of potential tenants voiced a preference for low-rise units compared to highrises. (See Table 2.21)

Absorption Rates

CMHC also provides several indicators of the absorption or rent up of new units. Two effects are embodied in these statistics -- the overall demand for additional rental housing and how successfully new units meet that demand in terms of locations, types and rents. The two effects are not separable.

CMHC classifies vacancy rates by age of the building -- old universe vacancy rates (units on the market 18 months or longer) and new universe rates (units on the market from 6 to 18 months). Vacancy rates for buildings that were on the market for less than 6 months are not considered to be a

reliable indicator since a majority of these units may have come onto the market days or months before the survey.

For Metropolitan Toronto, the old universe was characterized by a much lower vacancy rate throughout the 1973-1984 period. Part of the difference may reflect the possibility that initial rent up took longer than 6 months. (See Table 2.21)

Based on average 1983 absorption rates, CMHC estimates that in December 1983 the Toronto CMA's supply of pending, started and newly completed but unoccupied rental apartment units would take almost 30 months to be absorbed.[25] This compares to less than 6 months for detached ownership houses and under 18 months for apartment condominiums.

2.5 Further Rental Stock Additions and Losses

Loss of existing rental stock may occur through conversion to ownership, abandonment or demolition. Low-income rental housing may also be lost through renovation to luxury units.[26] Estimates for Metropolitan Toronto provide many of the statistics for the following discussion. Abandonments are not examined as no data were obtained.[27]

It is possible to approximate the net rental stock loss for the province. MMAH (1983b) lists rental completions based

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25. CMHC (1983), Local Housing Market Report, Toronto, December, p. 6.

26. Section 4 discusses rents in the $750 and over range and also the renovation of apartments in connection with rent regulation.

27. Skaburskis (1979) found no evidence of abandonments in the Toronto CMA between 1971-1976. Still abandonments may occur in less populated areas due to lower land prices and demand.

on CMHC data. These can be compared to changes in the number of rental dwellings reported in the census. Adjusting the MMAH completion estimates to correspond to the census time frame, just under 80,000 rental units were completed between 1976 and 1981. The census reports an increase of some 132,000 tenant-occupied units over the same period. Part of this difference was due to lower vacancy rates. If, for example, the number of vacancies declined by 0.5 per cent provincially (as the vacancy surveys suggest), the difference is reduced from 52,000 to 46,000. This figure represents the estimated net increase in the rental of ownership housing minus the demolition of rental units. These factors are discussed in more detail below.

2.5.1 The Condominium Alternative

The City of Toronto (1982a, p. 26) maintains that "a factor contributing to the decline in rental housing production is the emergence of the condominium alternative". Condominium ownership in Ontario, which was initiated in 1967 with the passage of The Condominium Act, provides equity housing in multiple unit structures.[28]

Condominium starts rose dramatically from 3,600 units in 1969 to about 27,000 units in 1976 but fell below initial levels by 1980 and have remained low through 1984. (See Table 2.22)

Over half of the condominium starts were in the Toronto CMA, representing roughly 23 per cent of the total housing

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28. Any building structure, including detached and semi-detached houses, can form part of a condominium project. See City of Toronto (1982, p. 1).

starts since 1969. The City of Toronto (1984) reports that there were 8,000 condominiums in the City as of August 1983. There were another 11,000 condominium units proposed, intended or under construction at the time.

A likely reason for this apparent resurgence is provided by the City of Toronto (1982a, p. 27): "it is possible that developers of buildings in future will register a plan of condominium simply as a means of keeping their options open". Still, since 1981, Metropolitan Toronto rental buildings occupied after 1975 and thus exempt from rent regulation, have been allowed to convert to condominium ownership. CMHC's Toronto Branch notes that "condominium registration ensures lower municipal assessment and hence lower municipal taxes than a rental apartment designation".[29] In the past, a third reason for building condominiums rather than rental units may have been that these units were eligible for both MURBs and Assisted Home Ownership grants.

MMAH (1983b) estimates that, for the 7-year period 1975-1982, just under 8,000 units were converted to condominiums -- about 0.7 per cent of the total rental stock. The greatest conversion activity was recorded in 1976 and 1977 but fell off sharply in 1978 as municipal laws were passed to limit conversions in most jurisdictions.

In Metro Toronto, the decision of whether to allow condominium conversions depends on local rental vacancy rates. If CMHC vacancy rates (discussed in Subsection 2.4) are below 2.5 per cent, indicating a tight rental market, approval of con-

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29. CMHC, Toronto Branch (1985), Local Housing Market Report, July, Supplement One, p. 7.

version plans will be withheld. However, in spite of the current low vacancy rate in the City of Toronto, several renovated older buildings as well as some post-1975 buildings have been converted. CMHC's Toronto Branch reports that in early 1985 proposed condominium conversions totalled 10 buildings containing 157 units.[30]

While condominium ownership may have reduced the number of rental starts, it is unclear that condominium ownership has provided low-income households with a feasible alternative to renting. The City of Toronto (1982) classifies condominiums by structural type. Nearly 90 per cent were in apartment buildings, the rest primarily in multiplex row or townhouses, building structures which have traditionally been rental. However, the city reports average asking prices in 1981 of $219,000 in the City and $132,000 in North York. (See also Table 2.22)

Countering the loss of rental stock to condominium ownership is the subsequent rental of condominiums. Although the exact number of rented condominium units was not obtained, an approximation is made for the province by comparing CMHC estimates of condominium starts to the number of owner-occupied condominium units reported in the census. There were about 163,000 such starts between 1969 and 1979. Allowing 1.5 years for construction and sale, and assuming the number of conversions from condominiums to rental equalled the conversions in the opposite direction, the 163,000 units are taken to represent the total number of condominiums occupied in mid-

30. Ibid. Conversion to co-ownership is discussed in City of Toronto (1981).

1981.[31] The census reports that 100,000 owners occupied condominiums. Thus, as much as 39 per cent of the condominium units may have been rented or vacant.

Environics (1984) estimates that 11 per cent of tenants in Ontario's 10 CMAs rented condominiums in 1984. Taking this estimate to represent all the rented condominiums in the province and applying the 1981 census estimates for tenant households in the CMAs, a figure of just under 87,000 rented condominiums is obtained. While the Environics' sample size was small (347 tenant households), this estimate supports the possibility that rented condominiums significantly augmented the rental stock in recent years.

Figure 2.3 maps total housing starts, rental start estimates, and rental starts plus condominium starts. While condominiums are not equivalent to rental units[32] reasonable estimates of rental additions through new construction lie somewhere between the two lower lines.[33]

2.5.2 The Rental of Traditional Ownership Stock

Typical ownership dwellings such as single detached and semi-detached houses may be converted to rental in at least three ways. First, the temporary or long-term rental of entire houses increases the rental stock. While low-income

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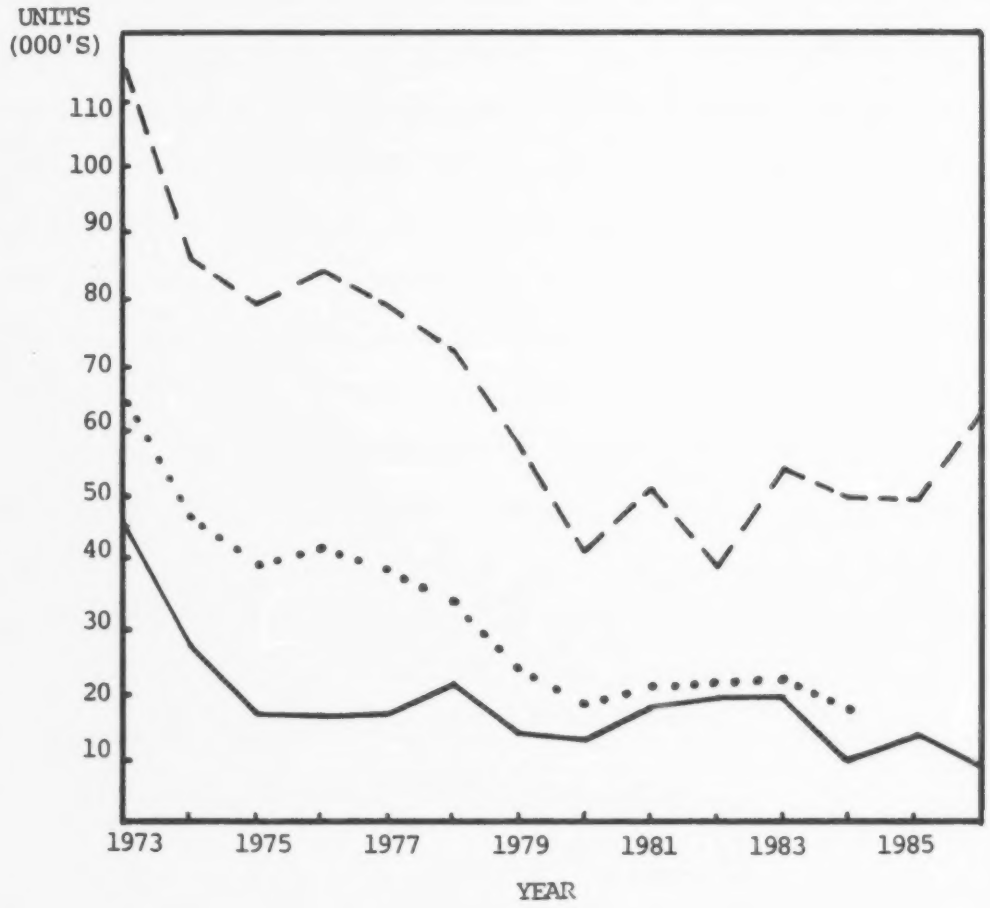
31. No data was found concerning conversion of condominium starts to rental completions. Still, such conversions should be included in the rental stock.

32. One difference is that it is easier to evict condominium tenants through owner occupancy. Thus, while the same security of tenure laws apply to condominium rentals, the measure of security is less.

33. See Stanbury and Vertinsky (1986).

FIGURE 2.3
ANNUAL HOUSING STARTS
ONTARIO, 1973-1986



KEY: ALL STARTS – – – –
RENTAL STARTS ————————
RENTAL & CONDOMINIUM STARTS .....

SOURCE: TOTAL STARTS AND CONDOMINIUM STARTS (1973 to 1984) FROM CMHC'S CANADIAN HOUSING STATISTICS AND ONTARIO MARKET REPORTS; RENTAL STARTS DERIVED FROM CMHC STATISTICS BY MMAH, 1985-86 FORECASTS FROM MMAH QUARTERLY HOUSING REVIEW.

households may not be able to afford this option, several unrelated people may share housing expenditures.

The second way in which changes in the ownership stock affect the rental supply is through the creation of owner-tenant occupied dwellings. Subsection 1.2 briefly discussed the decreasing tendency for owner households to take in roomers and boarders between 1961 and 1976, increasing the number of households while reducing the number of rental possibilities.[34] The census does not provide comprehensive data for owner-tenant dwellings due to the relatively strict definition of a private dwelling which excludes living quarters that share entrances or have common living areas. Moreover, census estimates of rented single detached houses can not be separated into rental of entire houses and rental of flats within houses.

The third way is through the conversion of single owner-occupied houses to multiple rental dwellings and the possible later deconversion. Statistics Canada keeps data on conversion permits but Skaburskis (1979, p. 12) says that "the number of reported conversions is small compared to the true extent of the activity". The emergence of illegal bachelorettes in Toronto's west end is a case in point.[35]

Klein and Sears (1983) say that "of particular importance is the impact of what is commonly known as 'gentrification' or the deconversion and renovation of existing low rental grade-

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34. Up until 1976, the census kept track of the number of lodgers and boarders but these estimates were discontinued in 1981.

35. See City of Toronto, Neighbourhoods Committee (1982).

related accommodation in inner city neighbourhoods." (Vol. 9, p. xii)

The Housing Occupancy Analysis System (HOAS), developed by MMAH in conjunction with the City of Toronto and cited in Klein and Sears (1983), uses assessment records to classify occupied dwellings as owner-, owner-tenant or tenant-occupied. For the City of Toronto, the HOAS survey breakdown for 1981 was owner-occupied, 33 per cent, owner-tenant, 14 per cent and tenant, 53 per cent. The HOAS total for the city is almost 21,000 units greater than the census estimate. Klein and Sears maintain that most of the difference consists of rented quarters in converted dwellings which did not meet the more strict census definition of dwelling units.[36]

Citing HOAS, Klein and Sears note that, in the City of Toronto, switches between owner-occupied and tenant-occupied properties largely offset each other during the period 1976-1980. However, the authors also found that:

> Despite the 11,300 new units added to the rental stock in 1976-1981, rental stock losses due to de-conversion, demolition or conversion to owner-occupancy status have resulted in a small decrease of 1,900 units in the total rental stock in the 5-year period from 1976 to 1981.
>
> Owner-occupied stock on the other hand increased by 8,200 units despite the fact that only 2,700 new owner-occupied units were added in 1976-1981. The majority of the discrepancy is comprised of switches from the owner-tenant category. (1983, Vol. 9, pp. 8-9)

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36. See Appendix B for the census definition of dwelling units.

2.5.3 Demolitions

Provincial estimates of rental units lost through demolition were not found. However, Skaburskis (1979) estimates overall demolition for the Toronto CMA. Between 1971 and 1976 annual losses averaged 0.2 per cent of the total stock as 8,000 units were demolished. Estimated annual demolitions by building type (1971-1976) in Metropolitan Toronto were: duplexes and row, 0.4 per cent and multiple converted dwellings and apartment units, 0.6 per cent.

MMAH (1978) employed a small sample survey to estimate the number of housing units that were beyond repair at the end of 1977. The Ministry found that 1.5 per cent of the province's rental stock and 2.1 per cent of the ownership stock had been condemned, awaiting demolition. By region the estimated percentage of rental stock beyond repair was: Southwestern, 0.7, Central, 1.7, Eastern, 1.0, Northeastern, 2.9 and Northwestern, 1.8.

Klein and Sears (1983) uses 1981 census and unpublished municipal data to estimate the percentage of rental stock demolished between 1976 and 1981 -- City of Toronto, 1.0 per cent, North York, 1.1 per cent, Hamilton, 1.6 per cent, Ottawa, 1.0 per cent and Kingston, 0.9 per cent.

City of Toronto's Planning and Development Department (1984) found that, between 1976 and 1982, roughly 10 times as many units were completed as were demolished. The Department also reports that few demolitions were socially-assisted units.

MMAH (1983b) says that landlords may consider demolition to be an attractive alternative to conservation especially if

a building is old, substantially depreciated for tax purposes and in a location where newer residential or commercial buildings could command higher rents. In noting the relatively small number of demolitions among older and smaller apartments, the Ministry reasons that:

> Small landlords have been unable to sell the properties to larger developers and investors, particularly while recent high interest rates made many forms of new development economically unattractive. This process could change with the decline in interest rates. (p. 80)

2.6 Maintenance, Conservation and Intensified Use

Future losses of rental stock may be lessened through maintenance and conservation. Similarly, if rental starts continue at their present low rate, intensified use of existing stock may, to some extent, offset the scarcity of rental units suggested by the low vacancy rates.

2.6.1 Maintenance

MMAH's rental market surveys provide data on tenants' perceptions of maintenance and services for 8 cities in the province. The data suggests that tenant satisfaction concerning maintenance increased in all cities considered over the 1977-1981 period. The combined percentage of tenants reporting adequate to very good conditions increased. Moreover, the number of tenants reporting improved maintenance outnumbered those reporting worsening conditions in all cities for all years considered. (See Table 2.23)

By 1981, those perceiving maintenance to be adequate or better ranged from a low of 85 per cent in Toronto to a high of 91 per cent in Windsor and Thunder Bay.

Further measures of rental housing conditions are discussed in Section 3 within the context of housing conditions used as an indicator of affordability problems (i.e. whether households can afford adequate housing).

2.6.2 Conservation

> Conservation is important because most lower-priced rental units are in older buildings. If those properties were withdrawn from residential stock, they may have to be replaced by high-cost, high-rent or heavily subsidized new rental units. (MMAH, 1983b, p. 78)

The Ministry maintains, however, that small landlords in particular can find it difficult to obtain financing in order to spread the cost of conservation over a period of years, and to pay the expense of seeking approval to pass on the costs through the rent regulation process.

However, little data was found to indicate the extent of conservation undertaken in recent years. Demolition statistics and maintenance estimates suggest that buildings are not suffering from neglect. Moreover, a majority of the high-rise buildings are less than 25 years old.

Still, Klein and Sears (1983) say that older buildings are often in better condition in terms of weather protection and that low-rise buildings are usually less of a problem. The Ministry estimated the conservation costs for a hypothetical 120 unit building, 15 to 20 years of age. The annual cost over a 20-year period was $70,166 in 1982 dollars. This figure includes electrical, heating and plumbing updating but no operating expenses. Overall, the conservation costs would add just under $50 (in 1982 dollars) to each unit's monthly

rent if spread evenly over 20 years, amortization costs aside.[37]

2.6.3 Intensified Use of Existing Stock

> The radical increase in the number of one and two-person households and the corresponding decrease in the number of families with children have led to a need to make better use of, or intensify the use of, the province's existing housing stock. (MMAH, 1983b, p. 82)

The Ministry cites a 1982 Environics survey which found that 12 per cent of homeowners responding in Toronto, Kingston and North York considered the possibility of renting part of their houses. However, when North York recently considered changing zoning restrictions to allow rental units in homes, the proposal received strong opposition.[38]

While intensification would increase the supply of housing units at little cost, recent trends appear to have been in the opposite direction. As mentioned previously, despite the decline in household size the average number of major rooms per household increased. This was caused by an increase in the size of owner-occupied dwellings from 6.4 rooms to 6.8 rooms. At the same time, the number of lodgers and boarders declined. This data suggests that space may be available for intensification but that zoning restrictions, reductions in overcrowding and preferences tended to result in less intensive use in recent years.

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37. Klein and Sears (1983, Vol. 9) estimates amortized conservation costs in relation to monthly rents.

38. The Globe and Mail, January 16, 1985.

There have been, however, possibly two trends over the last 20 years that have resulted in forms of intensification. The increase in the number of large apartment buildings in the large urban centres, especially during the 1960's has led to intensified land use. This may have been augmented by in-fill construction and renovations that added rooms or units to existing buildings.

The other form of intensification occurred because of the reduction in vacancies. However, this may have negative repercussions as vacancies serve to buffer sudden demand increases and facilitate the matching of households' requirements with housing services.

TABLE 2.1
OCCUPIED HOUSING STOCK
BY STRUCTURAL TYPE AND TENURE
ONTARIO, 1961-1985
(000's of units)

Structural Type By Tenure	1961	1966	1971	1976	1981	1985 (2)
Single Detached	1,141	1,233	1,366	1,494	1,691	1,777
Rented	144	142	162	136	163	172
Owned	996	1,091	1,203	1,358	1,528	1,606
Single Attached(1)	170	186	248	298	384	484 (3)
Rented	69	77	119	116	147	207
Owned	102	109	129	182	237	277
Apartments & Duplexes	325	453	603	819	870	- -
Rented	270	398	543	704	776	- -
Owned	55	56	60	116	94	- -
Duplexes	121	100	88	95	78	- - (3)
Rented	- -	- -	53	59	50	- -
Owned	- -	- -	35	37	28	- -
Apartments	204	353	515	724	792	841
Rented	- -	- -	490	645	726	771
Owned	- -	- -	26	79	66	70
Over 4 stories	- -	- -	- -	- -	481	- -
Rented	- -	- -	- -	- -	434	- -
Owned	- -	- -	- -	- -	47	- -
Under 5 stories	- -	- -	- -	- -	311	- -
Rented	- -	- -	- -	- -	292	- -
Owned	- -	- -	- -	- -	19	- -
Mobile	4.93	4.44	8.70	22.79	24.93	- -
Rented	0.39	0.49	1.11	2.44	3.70	- -
Owned	4.53	3.94	7.61	20.35	21.24	- -
Total Occupied Stock	1,641	1,877	2,225	2,635	2,970	3,128 (4)
Rented	484	617	825	958	1,091	1,154
Owned	1,157	1,259	1,400	1,676	1,879	1,974
Vacant Stock	59	65	86	127	127	- -
Collective Dwellings	7	5	5	5	9	- -
Total Stock	1,707	1,947	2,317	2,766	3,106	- -

NOTES:
1. Single attached include doubles, rows and dwellings attached to non-residential buildings. See Note 3.
2. 1961-1981 figures are for mid-year. 1985 estimates are for the end of the first quarter. The 1985 estimates are based on estimates presented in Table 2.3 and the assumption that the tenure split by structural type was the same in 1985 as in 1981.
3. For 1985, duplexes are included in single attached.
4. 1981 mobile figures were used in the 1985 total estimates.

SOURCE: Derived from Canadian Census, Statistics Canada, various years, and CMHC Canadian Housing Statistics. As found in Muller, 1985.

TABLE 2.2
AVERAGE ANNUAL INCREASE
IN THE OCCUPIED HOUSING STOCK
BY STRUCTURAL TYPE AND TENURE
ONTARIO, 1961-1981
(Percentage)

Structural Type By Tenure	1961-66	1966-71	1971-76	1976-81	1961-81 AVERAGE (2)
Single Detached	1.57	2.06	1.82	2.50	1.99
Rented	-0.33	2.71	-3.40	3.65	0.66
Owned	1.83	1.98	2.45	2.38	2.16
Single Attached(1)	1.74	5.96	3.74	5.22	4.16
Rented	2.30	9.07	-0.52	4.96	3.95
Owned	1.36	3.51	7.12	5.38	4.34
Apartments & Duplexes	6.90	5.87	6.32	1.20	5.07
Rented	8.04	6.42	5.32	1.98	5.44
Owned	0.38	1.54	13.98	-4.13	2.95
Duplexes	-3.70	-2.55	1.66	-4.03	-2.15
Rented	- -	- -	1.92	-3.09	-0.29
Owned	- -	- -	1.27	-5.63	-1.09
Apartments	11.61	7.83	7.04	1.82	7.07
Rented	- -	- -	5.66	2.39	2.01
Owned	- -	- -	25.30	-3.46	5.46
Mobile	-2.08	14.43	21.23	1.82	8.85
Rented	4.73	17.47	17.17	8.68	12.01
Owned	-2.76	14.05	21.76	0.86	8.47
Total Occupied Stock	2.72	3.47	3.43	2.42	3.01
Rented	5.00	5.98	3.04	2.62	4.16
Owned	1.71	2.14	3.66	2.31	2.46

NOTES: 1. Single attached include doubles, rows and dwellings attached to non-residential buildings.
2. Unweighted average of the 4 five year periods.

SOURCE: Derived from Canadian Census, Statistics Canada, various years. As found in Muller, 1985.

TABLE 2.3
STOCK CHANGE FACTORS
OCCUPIED HOUSING STOCK
ONTARIO, 1961-85

Estimates by Structural Type	1961-66	1966-71	1971-76	1975-81	1981-85 (4)
		(000's of Units)			
Total CMHC Completions (1)	256.4	343.7	463.5	353.9	185.8
Single Detached	124.6	131.3	174.7	135.7	102.5
Attached (2)	26.4	46.4	83.9	95.3	26.9
Apartments	105.4	166.0	204.4	122.9	56.4
Total Census 5-Year Change	236.3	344.7	395.0	333.1	157.8
Single Detached	92.3	132.6	128.9	196.5	86.4
Attached	-5.3	50.2	57.5	68.5	22.5
Apartments	149.4	161.8	208.6	68.0	48.9
Total Net Stock Loss	20.1	-1.0	68.5	20.8	28.0
Single Detached	32.3	-1.3	45.8	-60.8	16.1
Attached	31.7	-3.8	26.4	26.8	4.4
Apartments	-44.0	4.2	-4.2	54.9	7.5
		(Percentage)			
Total Loss Factor (3)	1.23	-0.05	3.09	0.79	0.95
Single Detached	2.83	-0.11	3.35	-4.07	0.95
Attached	10.89	-0.46	7.86	6.81	0.95
Apartments	-21.56	1.19	-0.82	7.58	0.95

Notes: 1. Completions by structural type for 1961-77 are derived by lagging single detached and semi-detached starts by 6 months; row and apartment starts by 12 months.
2. Includes rows and duplexes.
3. Loss factor equals lost units/stock at period's start. 1981-85 estimates are based on the unweighted average of the previous 20 years.
4. The 1961-66 through 1975-81 time periods are June to June; the 1985 figures are for January through March.

Sources: Derived from Canadian Census, Statistics Canada, various years and tables. Canadian Housing Statistics, CMHC, various years and Ontario Housing Market, Quarterly Review, Ontario Ontario Ministry of Municipal Affairs and Housing. As found in Muller, 1985.

TABLE 2.4
DISTRIBUTION OF OCCUPIED HOUSING STOCK
BY PERIOD OF CONSTRUCTION
ONTARIO, 1981
(PERCENTAGE)

PERIOD OF CONSTRUCTION	ALL OCCUPIED UNITS	OWNER OCCUPIED	TENANT OCCUPIED	URBAN UNITS	RURAL UNITS
1920 AND BEFORE	13.0	14.8	10.0	10.5	25.8
1921-1945	12.9	13.5	12.0	13.5	10.1
1946-1960	23.0	25.7	18.4	24.1	17.4
1961-1970	22.2	18.3	28.8	23.3	16.2
1971-1975	15.5	14.3	17.4	15.6	14.5
1976-1981	13.4	13.4	13.4	13.0	15.9

NOTE: FIGURES DO NOT ADD UP TO 100% DUE TO ROUNDING.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS, 92-932.

TABLE 2.5
OCCUPIED UNITS THAT WERE RENTED
BY STRUCTURAL TYPE
ONTARIO 1961-1981
(Percentage)

Structural Type	1961	1966	1971	1976	1981
Single Detached	12.64	11.50	11.87	9.13	9.65
Single Attached(1)	40.33	41.45	47.90	38.84	38.37
Apartments & Duplexes	83.19	87.73	90.04	85.89	89.23
Duplexes	- -	- -	60.68	61.44	64.54
Apartments	- -	- -	95.05	89.11	91.66
under 5 stories	- -	- -	- -	- -	93.89
over 4 stories	- -	- -	- -	- -	90.32
Mobile	7.96	11.14	12.70	10.71	14.84
Total Occupied Stock	29.47	32.88	37.08	36.38	36.73

NOTES: 1.Single attached include doubles, rows and dwellings attached to non-residential buildings.

SOURCE: Derived from Canadian Census, Statistics Canada, various years.As found in Muller, 1985.

TABLE 2.6
DISTRIBUTION OF RENTED UNITS
BY STRUCTURAL TYPE
ONTARIO 1961-1981
(Percentage)

Structural Type	1961	1966	1971	1976	1981
Single Detached	29.82	22.98	19.65	14.23	14.96
Single Attached(1)	14.21	12.47	14.39	12.08	13.52
Apartments & Duplexes	55.89	64.47	65.82	73.44	71.15
Duplexes	- -	- -	6.47	6.12	4.60
Apartments	- -	- -	59.36	67.31	66.55
Mobile	0.08	0.08	0.13	0.25	0.34
Total Rented Stock (000's)	483.52	617.09	825.15	958.37	1090.84

NOTES: 1. Single attached include doubles, rows and dwellings attached to non-residential buildings.

SOURCE: Derived from Canadian Census, Statistics Canada, various years, As found in Muller, 1985.

TABLE 2.7
DISTRIBUTION OF RENTED UNITS
BY SETTLEMENT SIZE AND STRUCTURAL TYPE
ONTARIO, 1981
(PERCENTAGE)

SETTLEMENT SIZE	SINGLE DETACHED	SINGLE ATTACHED	DUPLEX	APARTMENTS 4 OR LESS STORIES	APARTMENTS 5 PLUS STORIES	TOTAL	% OF ALL RENTAL STOCK
ONTARIO TOTAL	15.0	13.5	4.6	26.8	39.8	66.6	99.7 (1)
URBAN TOTAL	9.9	12.8	4.3	26.0	39.7	65.7	92.9
500,000+	3.5	6.7	1.6	12.0	31.8	43.8	55.6
100,000-499,99	2.3	2.7	1.2	5.6	5.0	10.6	16.8
30,000-99,999	1.3	1.5	0.7	3.4	2.1	5.5	9.0
1,000-29,999	2.7	1.9	0.9	5.1	0.9	6.0	11.4
RURAL	5.1	0.7	0.3	0.7	0.1	0.8	7.1

NOTE: 1. ONTARIO TOTAL DOES NOT ADD UP TO 100% DUE TO ROUNDING AND EXCLUSION OF MOVABLE HOMES WHICH REPRESENTED LESS THAN 1% OF THE RENTAL STOCK.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE 2.8
RENTED HOUSING BY BUILDING SIZE
ONTARIO'S CMAs, 1981
(IN UNITS)

CMA	BUILDING SIZE (IN UNITS) UNDER 6	6-19	20-49	50-199	200+	TOTAL
HAMILTON	23,093	5,943	6,742	23,925	9,902	69,605
KITCHENER	16,348	6,518	5,865	8,318	1,936	38,985
LONDON	17,509	2,644	5,815	16,742	3,425	46,135
OSHAWA	8,249	1,495	1,669	5,392	245	17,050
OTTAWA	41,316	9,240	5,004	23,873	19,232	98,665
ST.CATHERINES(1)	17,599	3,115	2,903	6,898	410	30,925
SUDBURY	10,946	2,244	623	3,526	251	17,590
THUNDER BAY	7,600	1,458	1,350	2,452	0	12,860
TORONTO	119,889	21,916	41,232	144,460	125,538	453,035
WINDSOR	12,366	2,715	4,141	6,801	1,802	27,825
TOTAL	274,915	57,288	75,344	242,387	162,741	812,675

NOTES: 1. INCLUDES NIAGARA.

SOURCE: DERIVED FROM CANADIAN HOUSING STATISTICS, CMHC AND 1981 CENSUS.
AS FOUND IN MMAH, 1983B.

TABLE 2.9
DISTRIBUTION OF RENTED UNITS
BY BUILDING SIZE
ONTARIO'S CMAs, 1981
(PERCENTAGE)

CMA	BUILDING SIZE (IN UNITS) UNDER 6	6-19	20-49	50-199	200+	PERCENTAGE OF ALL OCCUPIED UNITS IN CMA	PROVINCE
HAMILTON	33.18	8.54	9.69	34.37	14.23	36.59	2.34
KITCHENER	41.93	16.72	15.04	21.34	4.97	39.22	1.31
LONDON	37.95	5.73	12.60	36.29	7.42	43.69	1.55
OSHAWA	48.38	8.77	9.79	31.62	1.44	33.49	0.57
OTTAWA	41.88	9.37	5.07	24.20	19.49	49.22	3.32
ST.CATHERINES(1)	56.91	10.07	9.39	22.31	1.33	29.04	1.04
SUDBURY	62.23	12.76	3.54	20.05	1.43	36.30	0.59
THUNDER BAY	59.10	11.34	10.50	19.07	0.00	30.70	0.43
TORONTO	26.46	4.84	9.10	31.89	27.71	43.55	15.25
WINDSOR	44.44	9.76	14.88	24.44	6.48	32.32	0.94
% OF CMA TOTAL	33.83	7.05	9.27	29.83	20.03	41.26	27.36

NOTES: 1. INCLUDES NIAGARA.

SOURCE: DERIVED FROM CANADIAN HOUSING STATISTICS, CMHC AND 1981 CENSUS. AS FOUND IN MMAH, 1983B.

TABLE 2.10
OWNERSHIP TYPE
BY NUMBER OF BUILDINGS, 1980 (1)
(IN BUILDINGS)

OWNERSHIP TYPE	PORTFOLIO SIZE (NUMBER OF BUILDINGS) ONE	TWO	THREE	FOUR	FIVE	SIX +	TOTAL	% OF ALL BUILDINGS	UNITS/ BUILDING
CORPORATE	1,405	240	108	51	28	74	1,906	32.99	163
HUSBAND-WIFE	924	59	14	5	4	2	1,008	17.45	19
PARTNERSHIP	785	57	10	4	2	8	866	14.99	42
IN-TRUST	162	20	6	3	2	2	195	3.37	60
INDIVIDUALS	1,235	157	194	9	8	4	1,607	27.81	20
NO. COMPANIES	141	17	4	2	1	1	166	2.87	125
OTHER	24	3	0	0	0	3	30	0.52	140
TOTAL	4,676	553	336	74	45	94	5,778	100.00	75
% OF ALL BUILDINGS	80.93	9.57	5.82	1.28	0.78	1.63	100.00	--	--

NOTE: 1. FOR BUILDINGS CONTAINING 6 OR MORE UNITS LOCATED IN THE MUNICIPALITIES OF DURHAM, HALTON, HAMILTON-WENTWORTH, METRO TORONTO, OTTAWA-CARLTON, PEEL AND YORK.

SOURCE: TEELA MARKET SURVEY,1980. AS FOUND IN MMAH, 1983B.

TABLE 2.11
OWNERSHIP TYPE
BY NUMBER OF BUILDINGS, 1980 (1)
(IN UNITS)

OWNERSHIP TYPE	PORTFOLIO SIZE (NUMBER OF BUILDINGS) ONE	TWO	THREE	FOUR	FIVE	SIX +	TOTAL	% OF ALL UNITS
CORPORATE	123,441	40,835	29,979	14,634	12,473	90,142	311,504	71.58
HUSBAND-WIFE	13,485	2,055	1,098	513	366	1,246	18,763	4.31
PARTNERSHIP	24,484	5,133	2,401	1,000	878	2,629	36,525	8.39
IN-TRUST	7,785	1,855	220	800	838	300	11,798	2.71
INDIVIDUALS	20,836	4,662	2,313	1,136	1,129	1,629	31,705	7.29
NO. COMPANIES	17,491	1,980	852	240	80	37	20,680	4.75
OTHER	1,671	2,130	0	0	0	398	4,199	0.96
TOTAL	209,193	58,650	36,863	18,323	15,764	96,381	435,174	100.00
% OF ALL BUILDINGS	48.07	13.48	8.47	4.21	3.62	22.15	100.00	--

NOTE: 1. FOR BUILDINGS CONTAINING 6 OR MORE UNITS LOCATED IN THE MUNICIPALITIES OF DURHAM, HALTON, HAMILTON-WENTWORTH, METRO TORONTO, OTTAWA-CARLTON, PEEL AND YORK.

SOURCE: TEELA MARKET SURVEY,1980. AS FOUND IN MMAH, 1983B.

TABLE 2.12
SOCIALLY-ASSISTED HOUSING
ONTARIO AND THE CMAS, 1961-1984 (1)
(IN UNITS)

REGION	1961	1966	1971	1976	1981	1984
ONTARIO	10,978	20,613	64,214	117,975	146,631	172,689
HAMILTON	1,019	1,241	4,434	6,820	9,577	11,171
KITHENER	86	138	1,842	3,288	4,024	4,654
LONDON	156	288	1,674	3,071	3,898	4,676
OSHAWA	41	188	535	1,017	2,073	2,428
OTTAWA	1,162	1,821	5,539	11,825	13,573	16,381
ST CATHERINES (2)	90	110	1,423	2,960	3,858	4,582
SUDBURY	0	222	919	2,277	2,581	2,814
THUNDER BAY	237	269	703	1,766	2,886	3,354
TORONTO	7,067	14,523	38,102	62,054	80,702	96,749
WINDSOR	444	681	1,970	3,285	3,667	3,791
CMA TOTALS	10,302	19,481	57,141	98,363	126,839	150,600
OTHER AREAS	676	1,132	7,073	19,612	19,792	22,089

NOTES: 1. TOTAL UNITS AT YEAR END. ESTIMATES DO NOT TAKE INTO ACCOUNT DEMOLITIONS BETWEEN 1961 AND 1984.
2. INCLUDES NIAGARA.

SOURCE: DERIVED FROM ESTIMATES SUPPLIED BY S. GARISTO, FIELD OPERATIONS, MMAH.

TABLE 2.13
AVERAGE ANNUAL INCREASE IN SOCIALLY-ASSISTED UNITS
ONTARIO AND THE CMAS, 1962-1984 (1)
(PERCENTAGE)

REGION	1962-66	1967-71	1972-76	1977-81	1982-84
ONTARIO	13.43	25.52	12.94	4.44	5.60
HAMILTON	4.02	29.00	8.99	7.03	5.27
KITHENER	9.92	67.91	12.29	4.12	4.97
LONDON	13.05	42.19	12.90	4.88	6.25
OSHAWA	35.60	23.26	13.71	15.31	5.41
OTTAWA	9.40	24.92	16.38	2.80	6.47
ST CATHERINES (2)	4.10	66.86	15.78	5.44	5.90
SUDBURY	N.A.	32.86	19.90	2.54	2.92
THUNDER BAY	2.57	21.18	20.23	10.32	5.14
TORONTO	15.50	21.28	10.25	5.40	6.23
WINDSOR	8.93	23.67	10.77	2.22	1.11
CMA TOTALS	13.59	24.01	11.47	5.22	5.89
OTHER AREAS	10.86	44.26	22.63	0.18	3.73

NOTES: 1. TIME PERIODS ARE INCLUSIVE. ESTIMATES DO NOT TAKE INTO ACCOUNT DEMOLITIONS BETWEEN 1962 AND 1984.
2. INCLUDES NIAGARA.

SOURCE: DERIVED FROM ESTIMATES SUPPLIED BY S. GARISTO, FIELD OPERATIONS, MMAH.

TABLE 2.14
SOCIALLY-ASSISTED HOUSING STOCK
BY PROGRAM
ONTARIO, 1961-1984
(UNITS)

PROGRAM	1961 (1)	1966	1971	1976	1981	1984
PUBLIC HOUSING (2)	4,033	9,505	40,143	75,006	75,641	75,964
LIMITED DIVIDEND (3)	4,765	6,968	12,126	26,108	29,526	29,526
NON-PROFIT (3)	2,180	4,140	5,201	8,823	23,526	41,606
CO-OPERATIVES	- -	- -	- -	465	5,081	12,041
OTHER PROGRAMS (4)	- -	- -	6,744	7,573	12,857	13,552
ALL PROGRAMS	10,978	20,613	64,214	117,975	146,631	172,689

NOTES: 1. ESTIMATES ARE FOR YEAR END.
2. CURRENT OHC PORTFOLIO.
3. LIMITED DIVIDEND MUNICIPAL NON-PROFIT ARE INCLUDED IN NON-PROFIT CATEGORY.
4. PRE AND POST-1979 MUNICIPALLY ASSISTED; ASSISTED RENTAL, 1975; PRIVATE ASSISTED RENTAL.

SOURCE: DERIVED FROM ESTIMATES SUPPLIED BY S. GARISTO, FIELD OPERATIONS, MMAH.

TABLE 2.15
SOCIALLY-ASSISTED HOUSING
BY STRUCTURAL TYPE
ONTARIO, 1961-1984
(IN UNITS)

STRUCTURAL TYPE	1961 (1)	1966	1971	1976	1981	1984
SINGLE	1,021	1,293	1,578	2,329	3,475	7,986
SEMI-DETACHED	838	1,683	3,062	4,180	4,695	4,867
ROW	2,453	4,450	13,685	17,469	21,784	25,887
ROW STACKED	0	215	417	785	1,068	2,012
APT/ELEVATOR	5,136	9,485	32,720	68,635	84,842	96,754
APT/WALK-UP	1,530	3,340	10,202	18,560	22,763	25,114
HOSTEL UNITS	0	147	2,550	6,017	8,004	10,069
TOTAL	10,978	20,613	64,214	117,975	146,631	172,689

NOTE: 1. ESTIMATES ARE FOR YEAR'S END.

SOURCE: DERIVED FROM ESTIMATES SUPPLIED BY S. GARISTO, FIELD OPERATIONS, MMAH.

TABLE 2.16
RESIDENTIAL CONSTRUCTION STATISTICS
ONTARIO, 1971-1984

YEAR	RESIDENTIAL CONSTRUCTION EXPENDITURES(1) CURRENT DOLLARS	1981 DOLLARS	REAL ANNUAL % CHANGE	% OF ALL CONSTRUCTION	% OF GROSS PROVINCIAL EXPENDITURE
1971	1,775	4,206	- -	37.0	4.5
1972	2,228	5,041	19.85	40.9	5.0
1973	2,854	5,996	18.94	45.6	5.5
1974	3,178	6,019	0.38	43.0	5.3
1975	2,806	4,796	-20.32	36.2	4.2
1976	3,621	5,757	20.04	43.2	4.7
1977	3,817	5,622	-2.34	43.4	4.6
1978	3,816	5,164	-8.15	42.2	4.2
1979	3,685	4,566	-11.58	39.4	3.6
1980	3,264	3,672	-19.58	32.7	2.9
1981	3,832	3,832	4.36	33.5	2.9
1982	3,186	2,834	-26.04	29.6	2.3
1983	4,376	3,886	37.12	37.8	- -
1984	4,686	- -	- -	38.8	- -

NOTE: 1. IN MILLIONS OF DOLLARS.

SOURCE: COLUMN 1 CMHC, CANADIAN HOUSING STATISTICS, VARIOUS YEARS.
COLUMN 4, STATISTICS CANADA, CAT NO. 13-213.

TABLE 2.17
BUILDING COST INDEXES(1)
ONTARIO, 1971-1982

YEAR	CPI	CAPITAL COST INDEX	BUILDING INPUT INDEXES(1) LABOUR	MATERIAL	COMBINED	LAND INDEXES(2) OTTAWA	TORONTO
1971	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1972	104.8	103.6	114.1	105.2	109.0	115.1	113.0
1973	112.7	107.4	125.6	123.5	123.5	157.4	134.8
1974	125.0	113.2	136.1	134.9	134.5	217.3	164.3
1975	138.5	122.1	148.7	138.8	141.6	228.6	170.7
1976	149.0	131.1	168.3	151.0	156.4	269.5	185.2
1977	160.9	139.0	188.4	160.8	169.9	294.6	188.3
1978	175.2	153.2	198.8	179.0	185.1	294.6	189.8
1979	191.2	166.5	212.6	203.0	205.2	296.5	190.0
1980	210.6	186.0	226.0	212.7	216.2	301.1	192.2
1981	236.9	209.8	244.3	234.1	236.4	317.8	197.0
1982	262.5	247.0	264.6	243.6	249.7	332.1	194.3

NOTES: 1. BASED ON LABOUR AND MATERIAL INPUTS FOR A TYPICAL SINGLE DETACHED HOUSE.
2. PRICES PAID FOR PARCELS OF LAND USED IN LARGE SCALE NEW HOUSING PROJECTS. OTTAWA LAND INDEX INCLUDE HULL.

SOURCE: STATISTICS CANADA, CONSTRUCTION INDEXES, 62-007.

TABLE 2.18
SELECTED FINANCIAL RATES
CANADA, 1962-1983
(PERCENTAGE)

YEAR	INFLATION RATE(1)	INTEREST RATE (2) NOMINAL	INTEREST RATE (2) REAL (3)	MORTGAGE RATE (4) NOMINAL	MORTGAGE RATE (4) REAL(5)
1962	1.20	4.05	2.82	6.97	5.70
1963	1.71	3.56	1.82	6.97	5.17
1964	1.81	3.75	1.91	6.97	5.07
1965	2.42	3.98	1.52	7.02	4.49
1966	3.73	4.99	1.21	7.66	3.79
1967	3.59	4.64	1.01	8.07	4.32
1968	4.05	6.27	2.13	9.06	4.81
1969	4.56	7.19	2.52	9.84	5.05
1970	3.29	5.99	2.61	10.45	6.93
1971	2.93	3.56	0.62	9.43	6.32
1972	4.74	3.56	-1.13	9.21	4.27
1973	7.69	5.47	-2.06	9.59	1.76
1974	10.92	7.82	-2.80	11.24	0.28
1975	10.80	7.40	-3.07	11.43	0.57
1976	7.52	8.87	1.25	11.78	3.96
1977	7.95	7.33	-0.57	10.36	2.23
1978	8.84	8.68	-0.14	10.59	1.61
1979	9.20	11.69	2.28	11.98	2.54
1980	10.16	12.79	2.39	14.32	3.78
1981	12.49	17.72	4.65	18.15	5.04
1982	10.80	13.66	2.58	17.90	6.41
1983	5.78	9.32	3.35	13.29	7.10
COEFFICIENT OF VARIATION (6)					
1962-70	0.41	0.25	0.31	0.13	0.11
1971-83	0.35	0.43	3.26	0.23	0.60
1962-83	0.56	0.50	1.73	0.29	0.46

NOTES: 1. ANNUAL PERCENTAGE INCREASE IN CANADIAN CONSUMER PRICE INDEX.
2. AVERAGE OF END OF MONTH YIELDS ON 3 MONTH TREASURY BILLS.
3. CALCULATED AS FOLLOWS:([(COL.2 +100)/(COL.1+100)]-1)*100.
4. FOR 5 YEAR CONVENTIONAL RESIDENTIAL MORTGAGE LOANS.
5. CALCULATED AS FOLLOWS:([(COL.4 +100)/(COL.1+100)]-1)*100.
6. COEFFICIENT OF VARIATION IS THE STANDARD DEVIATION DIVIDED BY THE AVERAGE.

SOURCE: DERIVED FROM BANK OF CANADA REVIEW, MONTHLY.

TABLE 2.19
HOUSING STARTS
BY TENURE AND STRUCTURAL TYPE
ONTARIO, 1973-1986

YEAR	TOTAL STARTS	% IN CENTRES OF 10,000 PLUS	TENURE SPLIT		STRUCTURAL TYPE			
			OWNER	RENTAL	SINGLE DETACHED	SEMI ATTACHED	ROW	APARTMENT
1973	110,536	83.4	60.1	39.9	38.7	7.2	10.8	43.3
1974	85,503	83.6	68.7	31.3	39.6	7.1	11.1	42.2
1975	79,968	84.6	79.5	20.5	42.1	10.7	15.3	31.9
1976	84,682	84.2	81.2	18.8	38.1	10.0	21.2	30.7
1977	74,130	88.8	78.8	21.2	35.3	13.1	17.4	34.2
1978	71,710	86.4	70.1	29.9	39.0	12.0	12.7	36.4
1979	56,887	84.0	74.5	25.5	49.7	13.9	10.1	26.3
1980	40,127	88.3	70.0	30.0	46.6	11.5	9.5	32.3
1981	50,161	90.5	69.5	30.5	48.7	11.0	9.7	30.6
1982	38,508	91.3	54.6	45.4	46.3	5.4	10.7	37.5
1983	54,939	91.5	68.6	31.4	61.5	2.1	8.0	28.3
1984	48,171	87.9	80.6	19.4	68.2	1.8	9.0	20.9
1985 (2)	53,000	- -	78.3	21.7	- -	- -	- -	- -
1986 (2)	60,000	- -	86.7	13.3	- -	- -	- -	- -

NOTES: 1. FIGURES MAY NOT ADD UP TO 100% DUE TO ROUNDING.
2. FORECASTS PREPARED BY MMAH, CORPORATE PLANNING AND EVALUATION BRANCH.

SOURCE: CANADA HOUSING STATISTICS, CMHC, VARIOUS YEARS; TENURE SPLIT (COLUMNS 3&4) AND 1985-86 FORECASTS ARE FROM MMAH, ONTARIO HOUSING MARKET, QUARTERLY REVIEW, VARIOUS ISSUES.

TABLE 2.20
RENTAL APARTMENT VACANCY RATES (1)
ONTARIO AND CMA'S, 1973-1985 (2)
(PERCENTAGE)

CMA (3)	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985
HAMILTON	2.25	1.85	2.40	3.10	4.25	3.85	2.45	1.45	0.90	0.60	1.00	0.70	0.40
KITCHENER	4.50	5.05	2.65	3.00	2.90	2.70	2.25	1.65	1.15	0.95	1.55	0.65	0.40
LONDON	6.45	4.35	2.75	2.30	1.90	2.15	4.25	5.00	2.85	2.75	3.05	1.70	0.90
OSHAWA	- -	- -	- -	- -	1.55	1.65	3.10	2.70	0.60	0.35	1.40	0.90	0.10
OTTAWA	2.10	3.40	2.25	2.05	1.65	1.45	3.00	3.85	1.40	0.30	0.30	0.30	0.90
ST.CATHERINES	4.10	4.70	3.15	2.15	1.40	1.55	1.60	2.20	1.35	1.45	2.00	0.90	0.60
SUDBURY	10.45	6.90	2.05	1.15	1.20	5.35	8.50	2.65	1.30	1.10	1.20	0.85	1.00
THUNDER BAY	1.40	1.25	0.60	0.30	0.25	1.30	1.55	1.25	1.55	1.10	0.85	0.90	0.40
TORONTO	1.80	1.05	1.45	1.30	1.10	0.85	1.20	0.75	0.35	0.55	1.10	0.70	0.50
WINDSOR	2.50	2.10	2.90	2.50	1.25	1.00	1.40	4.90	7.65	5.20	2.35	0.85	0.70
UNWEIGHTED AVERAGE	3.95	3.41	2.24	1.98	1.75	2.19	2.93	2.64	1.91	1.44	1.48	0.85	0.59

NOTES: 1. FOR PRIVATELY INITIATED BUILDINGS CONTAINING 6 OR MORE UNITS. EXCLUDES BUILDINGS CONSTRUCTED WITHIN 6 MONTHS OF THE SURVEY.
2. ESTIMATES ARE AVERAGES OF THE TWICE YEARLY SURVEYS FOR 1973-84, APRIL FOR 1985.
3. ESTIMATES FOR 1973-76 ARE BASED ON 1971 CENSUS AREAS, 1977-81 ON 1976 CENSUS AREAS, 1982-85 ON 1981 CENSUS AREAS.

SOURCE: CMHC, RENTAL APARTMENT VACANCY SURVEYS, VARIOUS ISSUES.

TABLE 2.21
RENTAL APARTMENT VACANCY RATES (1)
BY UNIT SIZE AND BUILDING SIZE AND AGE
TORONTO CMA, 1973-84

	NUMBER OF BEDROOMS				STRUCTURE SIZE IN DWELLING UNITS							UNIVERSE(2)		
	BACHELOR	ONE	TWO	THREE	6-9	10-19	20-29	30-49	50-99	100-199	200+	OLD	NEW	TOTAL
1973 JUNE	2.4	1.9	2.2	2.2	2.2	1.9	1.2	1.6	1.7	2.0	3.0	2.0	5.0	2.1
DEC.	1.4	1.6	1.5	1.5	0.8	1.5	0.9	1.3	1.2	1.6	2.1	1.5	4.3	1.5
1974 JUNE	2.1	1.1	0.8	0.9	0.8	1.0	1.0	1.1	0.7	0.9	1.6	0.9	4.0	1.0
DEC.	1.3	1.0	0.9	2.1	0.7	0.5	0.6	0.8	0.7	1.0	1.7	0.9	4.7	1.1
1975 APR.	1.4	1.0	1.0	2.3	0.3	0.4	1.1	0.8	0.9	1.0	1.9	0.9	5.0	1.1
OCT.	2.0	1.6	1.7	2.9	0.7	1.1	1.1	1.3	1.4	1.5	2.8	1.7	4.3	1.8
1976 APR.	2.0	1.1	1.5	2.2	0.7	1.6	1.1	1.5	0.9	1.4	1.8	1.2	6.0	1.4
OCT.	1.5	1.1	1.2	1.8	0.9	1.1	1.1	1.1	1.0	1.0	1.6	1.0	8.8	1.2
1977 APR.	2.2	1.0	1.1	1.5	0.7	1.2	1.3	1.4	1.0	0.9	1.5	1.0	11.5	1.2
OCT.	1.6	0.8	1.0	1.4	0.5	0.9	1.3	1.1	0.9	1.0	1.1	0.9	4.9	1.0
1978 APR.	1.7	0.7	0.9	1.1	0.5	1.1	1.7	1.1	0.8	0.7	0.8	0.9	1.8	0.9
OCT.	1.8	0.6	0.7	1.4	0.9	1.0	0.7	0.9	0.7	0.8	0.9	0.8	7.4	0.8
1979 APR.	2.5	1.0	0.9	2.1	1.2	1.0	1.9	1.1	0.9	1.2	1.3	1.0	13.2	1.2
OCT.	1.6	0.9	1.0	3.0	1.2	1.2	1.0	1.2	0.8	1.0	1.4	1.0	9.8	1.2
1980 APR.	2.4	0.6	0.8	2.4	1.9	0.9	1.5	1.1	0.8	0.7	1.2	0.9	6.9	1.0
OCT.	0.9	0.3	0.4	1.4	0.6	0.4	0.6	0.8	0.4	0.3	0.5	0.4	2.5	0.5
1981 APR.	0.8	0.3	0.3	0.6	0.9	0.7	0.4	0.6	0.3	0.3	0.3	0.4	1.2	0.4
OCT.	0.4	0.2	0.3	0.5	1.4	0.8	0.4	0.4	0.3	0.2	0.2	0.3	0.9	0.3
1982 APR.	0.7	0.2	0.4	0.8	0.8	0.4	0.5	0.7	0.5	0.2	0.3	0.3	6.1	0.4
OCT.	1.0	0.5	0.7	0.8	0.6	1.0	0.6	0.8	0.6	0.3	0.9	0.5	14.3	0.7
1983 APR.	1.6	0.9	1.3	1.8	0.7	1.1	0.8	1.5	1.1	1.1	1.4	1.1	14.1	1.2
OCT.	0.9	0.8	1.1	1.5	1.0	0.9	0.5	1.0	0.7	1.1	1.1	0.7	17.6	1.0
1984 APR.	0.8	0.6	0.9	1.0	0.8	0.7	0.9	0.8	0.6	0.5	1.0	0.6	16.5	0.8
OCT.	0.8	0.5	0.7	0.6	1.4	0.5	0.8	0.7	0.5	0.5	0.6	0.5	7.5	0.6
AVERAGE	1.5	0.8	1.0	1.6	0.9	1.0	1.0	1.0	0.8	0.9	1.3	0.9	7.4	1.0

NOTES: 1. FOR PRIVATELY INITIATED BUILDINGS CONTAINING 6 OR MORE UNITS. EXCLUDING BUILDINGS CONSTRUCTED WITHIN 6 MONTHS OF THE SURVEY DATES.
2. OLD UNIVERSE CONSISTS OF BUILDINGS ON THE MARKET 19 MONTHS OR LONGER; NEW UNIVERSE 7 TO 18 MONTHS.

SOURCE: CMHC, TORONTO BRANCH, RENTAL APARTMENT VACANCY SURVEY, VARIOUS ISSUES.

TABLE 2.22
CONDOMINIUM STATISTICS
1969-1984

YEAR	ONTARIO CONDOMINIUM STARTS NON-ASSISTED	ASSISTED(1)	TOTAL	UNITS CONVERTED TO CONDOS	TORONTO MLS SALES PRICES($)
1969	1,578	2,008	3,586	- -	- -
1970	3,055	6,726	9,881	- -	- -
1971	3,586	4,066	7,652	- -	- -
1972	4,384	4,038	8,427	- -	- -
1973	9,920	9,874	19,794	- -	- -
1974	9,777	11,143	20,920	- -	- -
1975	9,247	15,062	24,309	586	35,031
1976	6,022	20,970	26,992	2,190	35,959
1977	3,522	18,498	22,020	2,151	37,027
1978	1,819	9,962	11,781	784	37,596
1979	1,560	5,768	7,328	915	38,959
1980	1,711	1,549	3,260	673	43,316
1981	2,285	889	3,144	324	46,754
1982	808	191	899	236	56,450
1983	2,325	168	2,493	- -	63,073
1984	3,210	314	3,524	- -	70,170

NOTE: 1. DERIVED FROM NHA CONDOMINIUM STARTS. SEE SMITH AND TOMLINSON, 1981.

SOURCE: COLUMNS 1, 2 AND 3 ARE FROM CMHC ONTARIO MARKET REPORTS 1969-79 DERIVED BY SMITH AND TOMLINSON (1981) COLUMN 4, MMAH, 1983; COLUMN 5, TORONTO REAL ESTATE BOARD. ESTIMATES UPDATED BY COIRT STAFF. SEE NOTE TO COIRT, (1985).

TABLE 2.23
SERVICES AND MAINTENANCE LEVELS (1)
ONTARIO CMA'S, 1977-1981
(PERCENTAGE)

CMA	TENANT PERCEPTION	1977	1978	1979	1980(3)	1981
HAMILTON:	ADEQUATE TO VERY GOOD	84.6	83.9	84.6	- -	88.6
	SAME OR IMPROVED (2)	85.3	88.9	87.3	- -	87.6
LONDON:	ADEQUATE TO VERY GOOD	86.2	85.2	89.7	- -	89.7
	SAME OR IMPROVED (2)	89.5	92.0	91.4	- -	88.7
OTTAWA:	ADEQUATE TO VERY GOOD	85.5	85.0	86.2	- -	89.9
	SAME OR IMPROVED (2)	86.9	88.7	91.1	- -	87.6
SUDBURY:	ADEQUATE TO VERY GOOD	84.5	89.6	89.6	- -	88.1
	SAME OR IMPROVED (2)	90.9	96.3	93.1	- -	94.1
THUNDER BAY:	ADEQUATE TO VERY GOOD	81.6	87.4	85.9	- -	91.0
	SAME OR IMPROVED (2)	90.6	91.8	93.1	- -	94.3
TORONTO:	ADEQUATE TO VERY GOOD	81.5	80.8	83.6	- -	84.7
	SAME OR IMPROVED (2)	82.6	87.2	85.9	- -	87.6
WINDSOR:	ADEQUATE TO VERY GOOD	- -	- -	84.1	- -	91.1
	SAME OR IMPROVED (2)	- -	- -	91.0	- -	95.0

NOTES: 1. BASED ON TENANTS' PERCEPTIONS.
2. SAME OR IMPROVED OVER PREVIOUS YEAR.
3. NO SURVEY WAS CONDUCTED IN 1980.

SOURCE: MMAH, RENTAL MARKET SURVEYS. FOUND IN MMAH, 1983B.

SECTION 3: HOUSING DEMAND: INCOMES, SHELTER COSTS AND RENTAL AFFORDABILITY

Housing demand is influenced by numerous and varied factors, many of which fall within the broad categories of: demographic trends, household incomes relative to shelter and other costs, and government activities. The first was discussed in Section 1, while the latter, in terms of rent regulation, is the subject of Section 4. This section looks at the relationship between housing costs and household incomes.

3.1 Employment and Incomes

Employment statistics are presented to help portray the changing economic conditions which, in turn, affect tenure choice and affordability.

Provincially, between 1971 and 1981 the number of people who were employed increased almost 3 per cent annually. However, in 1982 the total number of employed dropped 2.5 per cent, representing the only year between 1971 and 1983 in which the change in the number of employed was negative. Still, the growing number of jobs over the period was more than offset by the combined increase in the population of working age (15 years and older) and the rising participation rates (share of the population 15 years and older who were employed or actively looking for work). Regarding the rising participation rates across Canada between 1971 and 1981, Simmons and Bourne (1984) say that:

> This is due largely to the expanded role of women in the job market (a concomitant of the decline in fertility levels).... The impressive change in the role of women in the market economy may be the major social phenemenon of the 1970s. (p. 6)

However, because job creation did not match the growth in the labour force, unemployment rose from 5.4 per cent in 1971 to 6.6 per cent in 1981, reaching 10.4 per cent in 1983. The 1982 to 1983 annual increase is somewhat misleading as the monthly unemployment rate declined between December 1982 and December 1983. The Canadian Department of Finance (1984) says that, nationally:

> The decline in the unemployment rate of 1.7 percentage points from December 1982 to December 1983 was about three times the average decline during the first year of the previous five postwar recoveries... However, the severity of the deterioration in the labour market during the last half of 1982 significantly influenced annual averages. (p. 31)

The Department of Finance also points out that the decline in the participation rate in 1982 reflected an increase in the number of people who became discouraged by the high rate of unemployment and dropped out of the labour force (stopped looking for work). For Ontario, this tendency was also noticeable in 1976 and 1983. Otherwise, the participation rate showed a steady increase over the period. (See Table 3.1)

Between 1976 and 1981, all CMAs reported positive job creation, ranging from 7 per cent in Windsor to 30 per cent in Oshawa. However, unemployment rates increased in Ottawa, Sudbury, Thunder Bay and most significantly in Windsor. The latter was the only CMA to have double digit unemployment in 1981 at 11.6 per cent; Toronto had the lowest at 3.9 per cent. (See Table 3.2)

The increase in the percentage of the population that was working, roughly 8 per cent between 1971 and 1981, in part explains the growing real per capita income in the 1970's.

All of the 8 CMAs considered are estimated to have had higher real per capita incomes by the end of the decade. Sudbury had the smallest increase at 6 per cent while Thunder Bay had the largest at 34 per cent. (See Table 3.3)

However, in real terms, household incomes declined over the decade in 4 of the 8 CMAs -- Kitchener, London, Sudbury and Windsor. Only Thunder Bay displayed a substantial gain at 12 per cent. The decline in household income relative to per capita income reflects the falling household size reported in Section 1. This may have important implications for housing affordability as the number of rooms per household increased over the period, suggesting greater shelter expenditures.

3.2 Household Incomes by Tenure

For some, the decision of whether to rent or own may be based on considerations related to lifestyle. Still, a relationship between tenure and income is evident in the census data.[1] Tenant households reported average pre-tax earnings of $17,778 in 1980 -- $30,105 for home owners. The median income for tenant households was reported to be $15,495 in 1980 (that is, one half of the tenant population earned less than that amount). Figure 3.1 compares income distributions by tenure for all private households earning less than $45,000. The greatest number of tenant households fell within the $5,000 to $10,000 range while homeowners fell within the $25,000 to $30,000 range.

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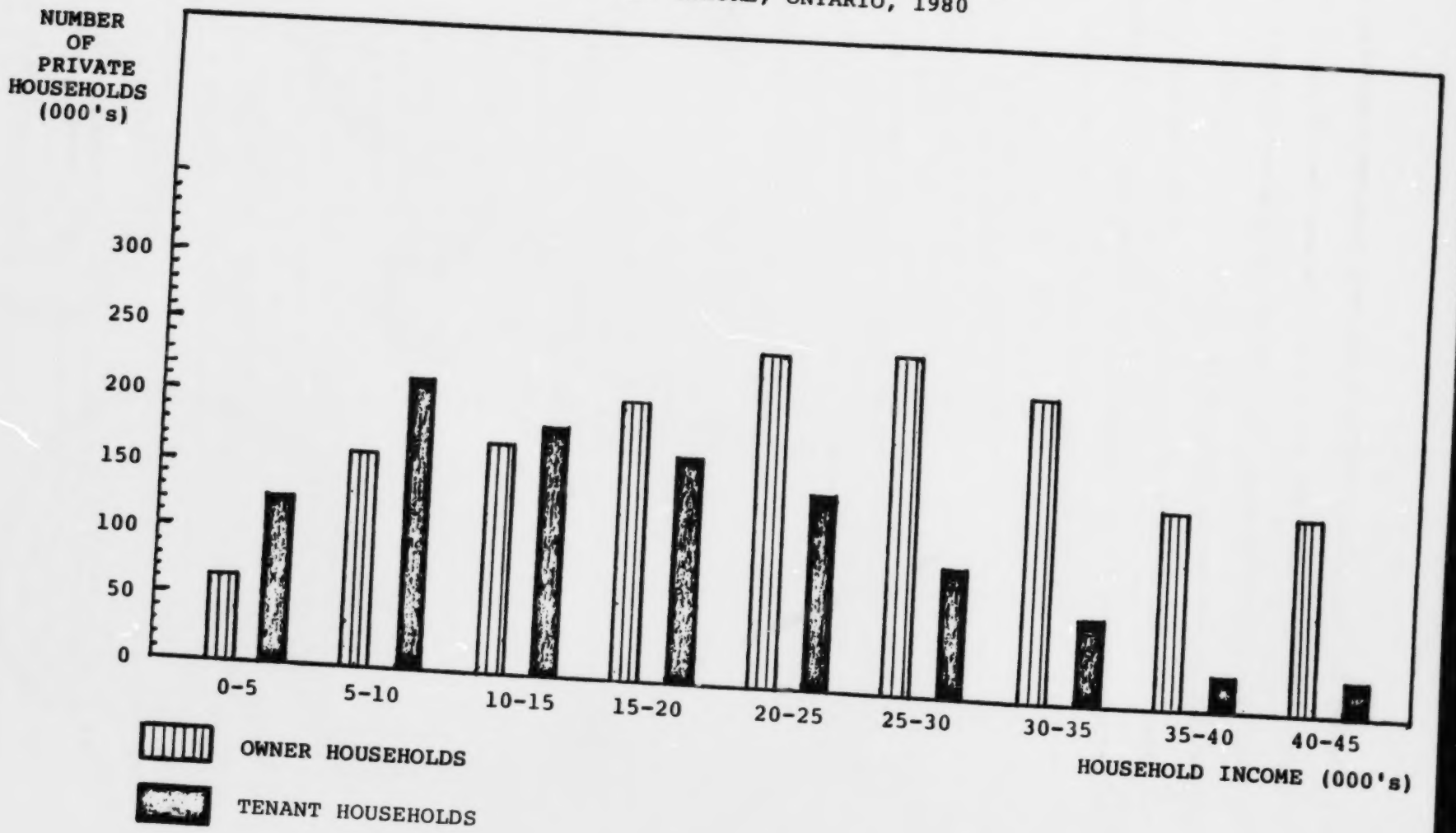
1. A 1979 survey commissioned by Weekend Magazine found that a majority of tenants wanted to own homes. See Clayton (1982, p. 2).

FIGURE 3.1

HOUSEHOLD INCOME DISTRIBUTION
BY TENURE, ONTARIO, 1980



SOURCE: 1981 CENSUS, STATISTICS CANADA 92-933

That tenant households' average annual earnings were 40 per cent less than owner households in 1980 may be somewhat misleading due to the smaller average size of tenant households. The per capita difference was just over 10 per cent. Neither figure is an accurate comparison of ability to pay for accommodation since differences in household composition, age and size resulted in different budgetary needs. For example, the smaller number of persons per tenant household may have made housing relatively more expensive per person. Moreover, tenant households had a greater percentage of adults with different, possibly greater, budgetary needs per person than for households with more children.[2]

The difference in owners' and tenants' incomes was more pronounced in 1980 than in 1970 when owner households averaged $8,751, and tenant households $6,483. Owner household incomes rose 244 per cent over the decade. Tenant household incomes rose 174 per cent while the CPI increased 117 per cent.

While the overall increase in incomes relative to the CPI was positive, that does not necessarily reflect better conditions for all income groups in all regions. For example, The City of Toronto Planning and Development Department (1984) notes that average household income increased 11.5 per cent in real terms in Toronto between 1970 and 1980. However, the City also says that households in the lowest income quartile

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2. Social Planning Council of Metropolitan Toronto (1983) estimates guidelines for household budgets. These tend to allot less housing costs per person as household size increases. Rental costs for a single parent with one child are estimated to be greater than for a couple that share a bedroom but the overall budget allotment for the latter is somewhat greater.

(fourth) saw no real gain, suggesting a widening gap among income groups in the City.

3.3 Housing Costs

Home ownership is often considered to be more expensive than renting or, at least, requires large initial outlays and high but declining real monthly payments if mortgage repayments are fixed in nominal terms.[3] For Ontario, the 1981 census reported that average owners' major payments were $380 monthly in mid-1981, compared to average gross rents of $303.[4] Moreover, ownership payments were less uniformly distributed over age groups than were rental payments. (see Table 3.6) Home owners between the ages of 25 and 34 paid $547 monthly -- $161 for those 75 and older as the mortgage component decreased. A discussion of rents by income and age groups follows in Subsection 3.4.

3.3.1 Ownership Costs

Ownership costs usually include an initial down payment and mortgage financing as well as maintenance costs, operating expenses and property taxes. For Canada, Barlow (1982) says that:

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3. Long-term mortgages which have fixed monthly repayments decline in real terms at a rate dependent upon inflation. Bossons (1985) discusses the difficulties resulting from such mortgages when there is rapid inflation or a high probability of rapid inflation in the future. The recent introduction of mortgages which have terms that vary with the inflation rate provides one solution.

4. See Appendix A for definitions of major payments and gross rents.

> During the ten-year period 1971 to 1981 homeowners' operating costs rose by 168.4 per cent, while house prices rose even more quickly by 191.3 per cent. Both the price and operating costs increases outpaced that of the Consumer Price Index of 136.4 per cent during the same period. (p. 1)

She also notes that, nationally, family incomes rose by 189 per cent but that, "advances in interest rates and house prices together were responsible for the rise by 418 per cent in the capital costs during the ten-year period." (p. 1) Thus, she concludes that the ratio of principal and interest payments to household income rose from a low of 21 per cent in 1971 to a high of 38 per cent in 1981.

Barlow's conclusions are not fully supported by Fallis (1983). He states that "despite public perception to the contrary, it is clear that neither those who have rented over the period [1962 to 1980] or those who have owned have become worse off." (p. 298) Still, Fallis notes that:

> At today's high house prices and high mortgage interest rates, housing will be extremely costly if house prices remain stable. If prices rise the cost falls and can even be negative. However, this cost reduction is achieved through capital gains, usually unrealized, while the mortgage must be met. (1983, p. 299)

In considering the above, it can be inferred that home owners who had paid off much or all of their mortgages received substantial capital gains without suffering hardship due to rising capital costs.[5] MMAH's 1981 Ownership Survey found that 46 per cent of home owners had no mortgages; in Toronto, 49 per cent. CMHC (1984), using the HIFE data file,

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5. Capital gains realized upon sale of a principal residence were not taxed.

found that in 1982 some 44 per cent of Ontario's home owners did not have mortgages. The percentage of owners who had no mortgages rose sharply with the age of the household head. For owner households headed by those aged 25 to 34, approximately 11 per cent did not have mortgages in 1982; for those 65 and older, the figure was 86 per cent. In absolute terms, the decline in potential mortgage costs related to age of the household head may have been even greater as many of the older established households which had mortgages were likely to have paid down much of the principal. (See Table 3.4)

Those with fixed long-term low mortgage rates also gained without any immediate hardship caused by rising capital costs. However, households that renewed mortgages, while receiving unrealized capital gains, were faced with substantial increases in monthly mortgage payments. This possibly led to considerable affordability problems.[6] CMHC (1984) estimates that in 1982 approximately 20 per cent of owner households with mortgages spent more than 30 per cent of pre-tax household income on housing. This compares to 14 per cent for those without mortgages. It is expected that young families made up a large percentage of the former group.[7] This is reflected in the census estimates of monthly payments by age groups and MMAH's 1981 Ownership Survey. The latter survey

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6. Statistics on foreclosures due to mortgage defaults were not obtained but would be of help in determining the effects of rising capital costs.

7. According to census data presented in Section 1, families were more likely to own than were non-families. Young families were likely to hold large mortgages as they would not have worked long enough to pay off mortgages.

found that young families formed a disproportionately high percentage of those who spent a large share of their incomes on ownership housing. It is likely that this tendency also reflected expectations of future income increases and possibly a growing desire for privacy unmatched by incomes relative to housing costs.[8]

The effects of rising capital costs may have been most severe among first time home buyers. MMAH (1983b) notes that the tendency for first time buyers to make low down payments declined in recent years. This may have been caused by the increasing capital costs. Other things being equal, that and the falling number of ownership starts suggests prospective home owners were delaying purchases -- some, in order to save towards larger downpayments.

It is uncertain to what extent rental demand was affected by households delaying or foregoing home ownership because of rising capital costs. There appears to be a relationship between interest rates, ownership housing starts and rental vacancy rates, but many factors may have contributed to these trends. As noted previously, interest rates peaked in mid-1981. The October 1981 Ontario vacancy rate was 0.7 per cent. Ownership housing starts, on the other hand, increased between 1980 and 1981, falling off in 1982. The fall in ownership starts may have lagged declining demand for additional ownership units. CMHC says that in Metropolitan Toronto the inventory of completed and unoccupied units increased during 1981

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8. Miron and Cullingworth (1983, p. 92) discuss privacy.

as a result of an escalating number of units completed with sales cancellations due to financing problems.[9]

At the same time, government assistance in the form of loans and grants to first time buyers, mortgage insurance and mortgage renewal assistance partially offset the negative effects of rising capital costs. (See COIRT, 1985a, for an outline of government programs).

For the province, CMHC (1984) estimates that the percentage of tenant households headed by persons of primary home buying age (25-44 years old) that were able to afford the average priced house declined from 13.5 per cent in 1975 to 9.5 per cent in 1981.[10] However, by 1983 the estimate rose to 31.3 per cent. The dramatic improvement resulted because interest rates declined while average house prices (based on MLS figures) rose 6 per cent over the two years.

To some extent, the 1981-1983 increase in the accessibility of home ownership may be overstated as both Toronto and Ottawa, which had the highest concentrations of tenant households, reported above average increases in house prices. The CMHC estimates are based on provincial average sales prices.

Ownership costs may also play an important role in determining the rate at which home owners switch to rental accommodations. The high mortgage carrying costs of the early 1980's may have forced some to give up ownership because of affordability considerations. No data on foreclosures was found but it is likely that young households renewing mortgages would have been most affected.

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9. CMHC (1981), Local Housing Market Report, Toronto, December, p.4.

10. CMHC (1984), p. 9.

Because capital gains are only realized upon sale, operating expenses and property taxes are important considerations even when an owner household is not carrying a mortgage. For elderly home owners, in particular, the decision whether to switch to rental may have less to do with mortgage costs than factors such as changing spatial needs, the work and expenditures required to maintain a home, and the need or desire to make use of ownership equity.

Incorporated into the CPI, Statistics Canada's index for owned accommodations' costs includes mortgage interest payments but excludes capital gains.[11] In real terms, this index did not change between 1971 and 1981 but rose 13.8 per cent in 1982 compared to 10.8 per cent for the CPI. The owned accommodations' cost index is further categorized into two components, operating costs and property taxes. In Toronto, operating costs rose slightly more rapidly than the CPI between 1974 and 1982. (See Table 3.5)

Nationally, the property tax component of the owned accommodation index declined in real terms between 1971 and 1981. For Ontario, Bird (1982) notes that total property taxes as a percentage of total household income declined from 3.2 per cent in 1970 to 2.6 per cent in 1977. Bird also says that in Ontario:

> Residential property is normally assessed at a lower percentage of market value than is non-residential property. (There are of course wide variations

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11. McFadyen and Hobart (1978) outline an alternative method of estimating the housing cost component of the CPI. Recalculating the ownership component, to include capital gains, they found that it rose 14.6 per cent between 1961 and 1976 while the CPI rose by 251.3 per cent.

> within both broad categories.) Moreover, residential property is subjected to lower tax rates, and in addition business property is subject to an additional "business tax" on the same property valuation. (p. 9)

No data was found concerning property taxes by tenure.

Klein and Sears (1983) sum up the recent occurrences that were discussed in this subsection:

> The period since mid-1979 has seen a fundamental change in the housing market across Canada. The high and volatile interest rates which have characterized this period combined with the current serious economic recession have created a dramatically new environment for housing. Affordability for ownership housing, which had been improving throughout the 1960's and 1970's took a dramatic turn for the worse from mid-1979. Homebuyers and mortgage renewers faced a substantial increase in both real and nominal mortgage interest rates (and payments) during this period. Many potential homebuyers, who in the past might reasonably have expected to be in a position to buy a home, have found that they were simply unable to afford to purchase a home. Many others, though able to afford to purchase a modest dwelling, have had to lower their expectations considerably. (Vol. 1, p. 6)

3.3.2 Rental Costs

To some degree, rents are affected by the same factors that determine ownership costs. Mortgage rates, building costs, property taxes, maintenance and operating expenses are all reflected in tenant payments. In addition, returns on landlord investments form an integral part of monthly rents. Because ownership and renting are to an extent substitutes, ownership prices and costs may also affect rental demand and hence, rents.

In formulating the CPI, Statistics Canada estimates a rental cost component which is made up of rents, tenants' expenditures on repairs and maintenance and insurance

premiums. The latter two are not considered in this paper. Ottawa, Thunder Bay and Toronto are the only Ontario cities for which rent indexes date back to 1971. Between 1971 and 1982 increases in the rent indexes for the 3 cities ranged from 162 per cent in Toronto to 173 per cent in Thunder Bay while the CPI rose almost 263 per cent. While this suggests a dramatic decline in real rents, The Ontario Economic Council (1976) says that:

> The consumer price index rent component, the only index available that reflects experience over a long period of time, is recognized as seriously understating the true rise in rents. From 1961 to 1971, the census showed that actual rents paid by persons [in Ontario] increased by 75 percent, compared with the 23 percent increase in the rent component of the consumer price index. (p. 6) [12]

Moreover, the increases for the Ontario cities were similar to the overall increase for Canada, suggesting that any decline in real rents was not just a provincial trend.[13] (See Table 3.6)

The rent index is not directly comparable to the ownership index because the former is negatively biased while the latter is positively biased as it does not account for capital gains.[14] If capital gains are present in both sectors (or

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12. Statistics Canada says that the negative bias occurs because the rent survey is part of the labour force survey which is rotated on a 6 month basis. Thus, some rent increases are not captured. Moreover, new tenants may not be aware of rent increases that were made when they moved in. Statistics Canada is now studying the feasibility of using a 13 month rotation in order to more accurately estimate rent changes.

13. Rent regulations were in effect in most provinces. See COIRT (1985b).

14. See note 11.

just the ownership sector) the ownership index may tend to overstate ownership costs. Tenants, on the other hand, may or may not receive such gains through rent reductions.

The census reports gross monthly rents (including heat, electricity, etc.) for 1961, 1971 and 1981. In real terms (1981 dollars) rents increased 20 per cent between 1961 and 1971 but declined 8 per cent between 1971 and 1981. For the earlier period, real rents rose in all of the CMAs. The greatest increase occurred in Windsor at 48 per cent while Toronto reported the smallest at 8 per cent. Between 1971 and 1981 real rents fell in all the CMAs except Thunder Bay. Sudbury reported the greatest decline at 20 per cent; Oshawa and Ottawa rents both declined by less than 7 per cent. (See Tables 3.7 and 3.8)

The above estimates have two major difficulties. First, these are rents per rental unit rather than per unit of housing services. Changes in quality, size and locational mix all affect rents and should be taken into account. Second, because rents are reported every ten years short-term fluctuations are not captured.

CMHC rent estimates for buildings of 6 or more units address both problems. Rents are reported every 6 months while rent increases are derived from a subsample in order to provide rent increases for the same units. However, up until 1978 rent estimates were kept for vacant units only but are now reported for vacant plus occupied units. Muller (1985) concludes that the vacant unit rents are most likely to indicate rapid rent increases in times of excess demand. He notes that asking rents for two bedroom units in Toronto increased 36 per cent in 1974 and 30 per cent for one bedroom

units in early 1975. The CMHC rent estimates are discussed in more detail in Section 4.

3.4 Rent Distributions by Household Income

This section classifies tenant households by 3 income groups: 0-$10,000, $10,000-$20,000 and $20,000 or more. In terms of affordability (discussed in Subsection 3.5), this division is somewhat arbitrary since affordability problems may have occurred in all income groups as household size, age composition and dwelling location also play determining roles. Further division into $5,000 intervals is provided in Section 4 and the tables in Appendix C.

Each of the 3 income groups made up approximately one-third of Ontario's tenant households -- 31 per cent earned between 0-$10,000, 33 per cent earned between $10,000-$20,000, and 36 per cent earned $20,000 or more. See Figure 3.2.

3.4.1 Tenant Households Earning Under $10,000

In Figure 3.3 the percentage distribution by monthly rent for tenant households earning less than $10,000 is compared to the percentage distribution for all tenant households. For both groups, the modal monthly rent range was the same at $250-274.[15] However, the median rent range was $200-224 for the low-income group compared to $250-274 for all tenant households. Thus, in general, low-income tenant households were able to find less expensive units than was the case for the overall tenant population. The distribution curve for the

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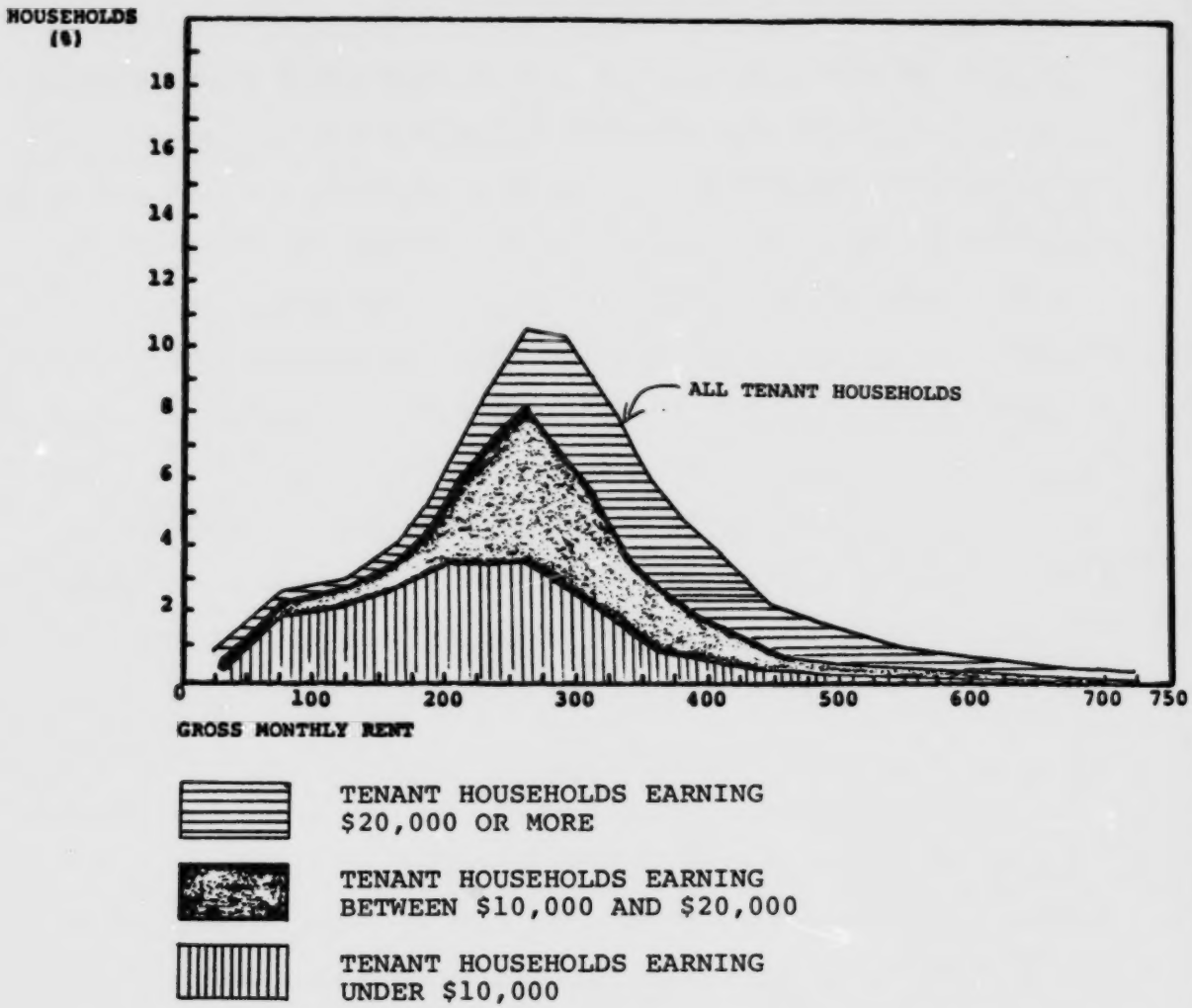
15. The modal rent range is the range within which the greatest number of households fall.

FIGURE 3.2
RENT DISTRIBUTIONS BY INCOME GROUPING(1)
ONTARIO, 1981

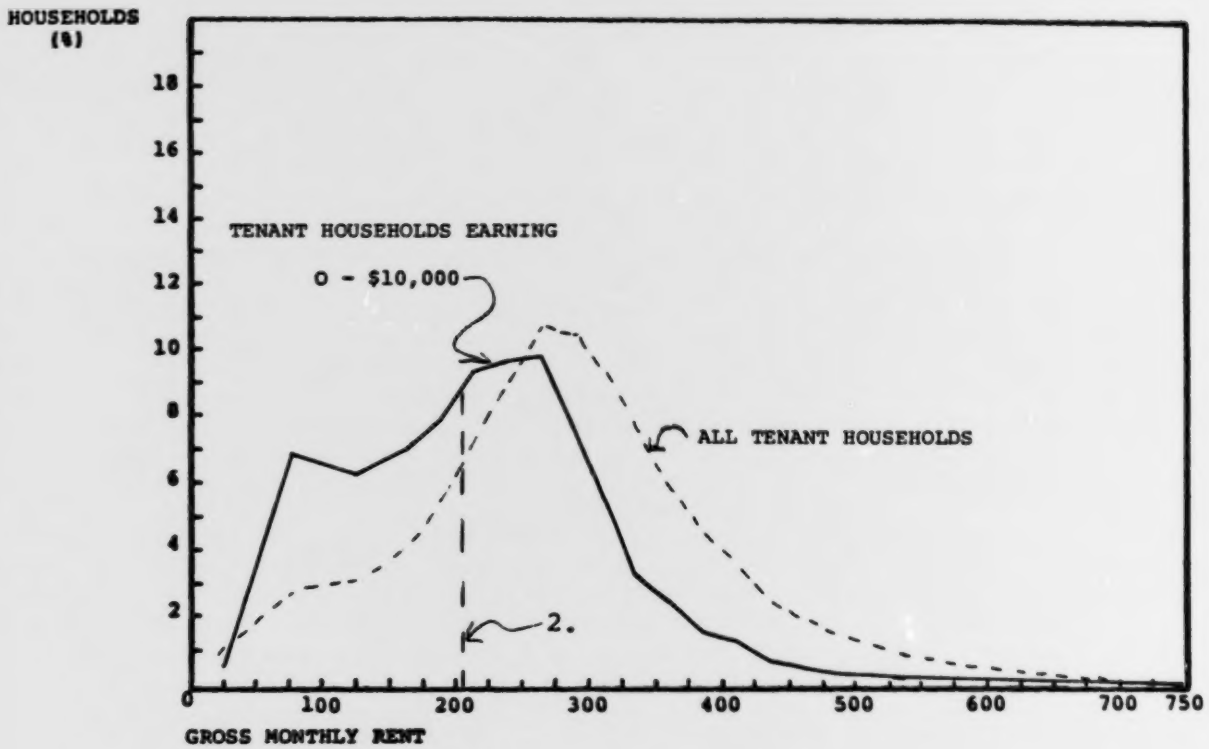


NOTES 1 Based on May-June 1981 rents and pre-tax 1980 earnings.

INTERPRETATION: Each point on the graph represents the percentage of households who paid a certain monthly rent plus or minus $12.50. For example, if the $237.50 rent level corresponded to 10 per cent of the households, this would imply that 1 in 10 households spent between $225 and $250 in monthly rents.

SOURCE: Statistics Canada, 1981 Census, See Appendix C

FIGURE 3.3
PERCENTAGE DISTRIBUTIONS BY MONTHLY RENTS(1)
TENANT HOUSEHOLDS EARNING UNDER $10,000
COMPARED WITH ALL TENANT HOUSEHOLDS
ONTARIO, 1981



NOTES 1 Based on May-June 1981 rents and pre-tax 1980 earnings.
2 25% rent-to-income ratio for households earning $10,000

INTERPRETATION: Each point on the graph represents the percentage of households who paid a certain monthly rent plus or minus $12.50. For example, if the $237.50 rent level corresponded to 10 per cent of the households, this would imply that 1 in 10 households spent between $225 and $250 in monthly rents.

SOURCE: Statistics Canada, 1981 Census, See Appendix C

low-income group declined sharply after the $300 figure. Still, 19 per cent of this group paid $300 or more in monthly rents.

The 0-$10,000 income group's estimated average monthly rent was $216 (excluding the 1.3 per cent paying no rent and the 0.9 per cent paying $750 or more). This figure is significantly less than the overall average of $284. By region, Oshawa tenant households earning under $10,000 had the highest average rents at $243, Sudbury the lowest at $184. (See Appendix C and Tables 3.8 and 3.9)

The high concentration of monthly rents at the $250 level is thought to represent primarily privately supplied housing as the 25 per cent ceiling on socially-assisted geared-to-income rental housing was $208 for this income group.[16] However, the geared-to-income ceiling for socially-assisted units was in many cases applied to net rents (before charges for heating, electricity and other services). Figures 3.1 to 3.4, on the other hand, are based on gross monthly rents. Woods Gordon (1981) estimate that, in 1980, 27 per cent of all non-profit and co-operative recipient households paid their own heat and 35 per cent paid their own electricity bills.

Still, the high concentration of tenant households in the $75 to $125 range shown in Figure 3.3 likely reflects the supply of socially-assisted rental housing for this income group. Even though socially-assisted housing had a noticeable effect, a conservative estimate places approximately 70 per

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16. This estimate is based on 25 per cent of $10,000 divided by 12 to represent monthly figures.

cent of this income group at or above the 25 per cent rent-to-income threshold discussed in Subsection 3.5.1.[17]

Characteristics which set the low-income tenant group apart from the overall tenant population include:

1. A high incidence of low-income tenant households whose maintainers were 65 or older. Nearly 60 per cent of senior households earned less than $10,000. Senior households made up one-third of all tenants in the 0-$10,000 range. Most were in the $5,000-$10,000 range. Because seniors received government income supplements such as Canada Pension, only a small number of seniors were in the 0-$5,000 range. However, for households whose maintainers were between 55-64 years old, almost 18 per cent earned less than $5,000. Few government programs were targeted specifically to this group. See Subsection 3.5.5 and Table 3.9.
2. Nearly 20 per cent of the households earning less than $10,000 had maintainers who were between 15-24 years of age. Approximately 36 per cent of this age group earned less than $10,000. Together, the above 2 age groups accounted for 53 per cent of the low-income households.
3. Approximately 18 per cent of tenant households earning less than $10,000 were single parent families as one-half of the single parent families reported to be in this income group. See Subsection 3.5.5.

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17. This estimate is based on all households in the 0-$5,000 income range earning $5,000 and those in the $5,000 to $10,000 income range earning $10,000.

4. Nearly 8 per cent of this income group was made up of households whose maintainers were full-time students as 57 per cent of students reported low incomes. Many of those in this group may also be accounted for in the 15-24 years age group cited above.
5. While figures were not obtained, it is expected that this income group also contained most of the households whose major or sole income earners were unemployed for all or a greater part of 1980.
6. Smaller households, in general, tended to earn less income. Forty-seven per cent of single person tenant households earned less than $10,000 per year. (See Table 3.10).

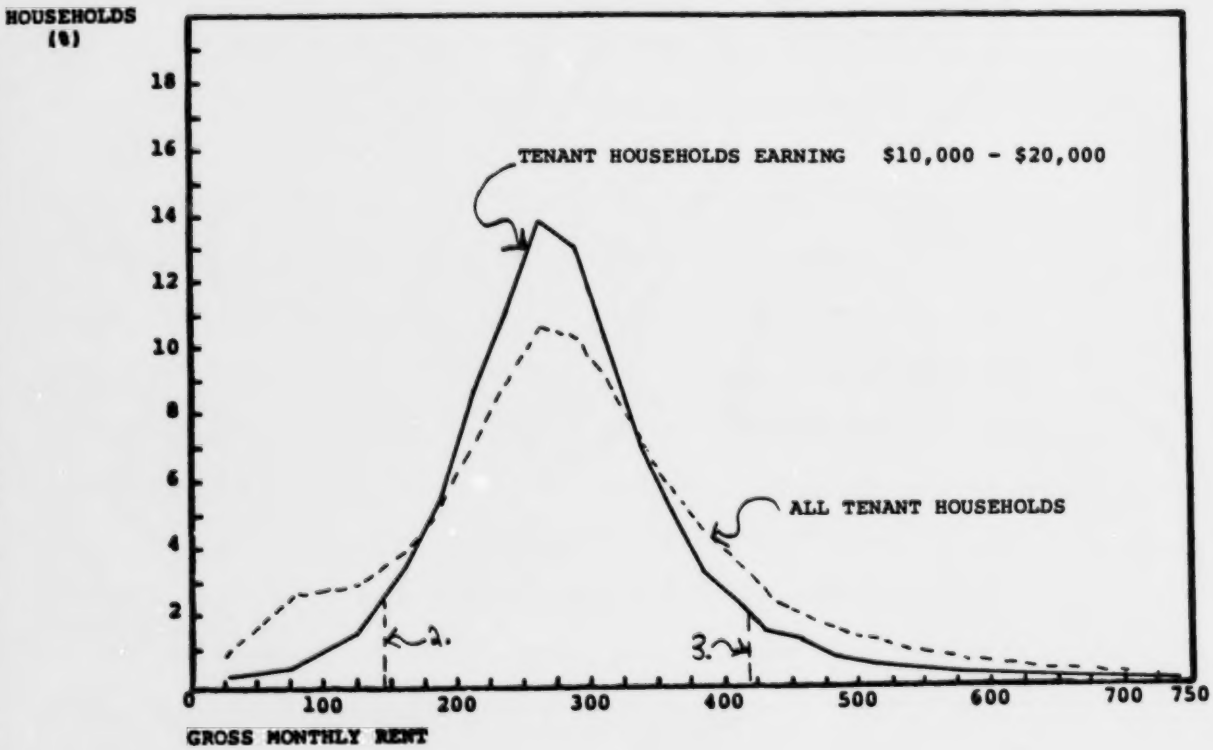
3.4.2 Tenant Households Earning Between $10,000-$20,000

The rent distribution for this income group, which is shown in Figure 3.4, appears to be much narrower than that for the overall tenant population but is centered around the same mid-range rents. The average monthly rent paid by this group (excluding the 1.4 per cent paying no rent and the 1.1 per cent paying $750 or more) was $283 -- just $1 less than the overall average.

The upper and lower limits on geared-to-income housing provide one reason for the high concentration of households in this mid-range. Unlike the 0-$10,000 distribution the effects of government assisted housing are not noticeable.

In considering average rents for the CMAs, Toronto tenant households in this income group had the highest average rent at $310 a month, Sudbury the lowest at $245.

FIGURE 3.4
PERCENTAGE DISTRIBUTIONS BY MONTHLY RENTS(1)
TENANT HOUSEHOLDS EARNING $10,000-20,000
COMPARED WITH ALL TENANT HOUSEHOLDS
ONTARIO, 1981



NOTES 1 Based on May-June 1981 rents and pre-tax 1980 earnings.
2 Lower limit on geared-to-income rents for this income group.
3 25% rent-to income ratio for households earning $20,000

INTERPRETATION: Each point on the graph represents the percentage of households who paid a certain monthly rent plus or minus $12.50. For example, if the $237.50 rent level corresponded to 10 per cent of the households, this would imply that 1 in 10 households spent between $225 and $250 in monthly rents.

SOURCE: Statistics Canada, 1981 Census, See Appendix C

3.4.3 Tenant Households Earning $20,000 or More

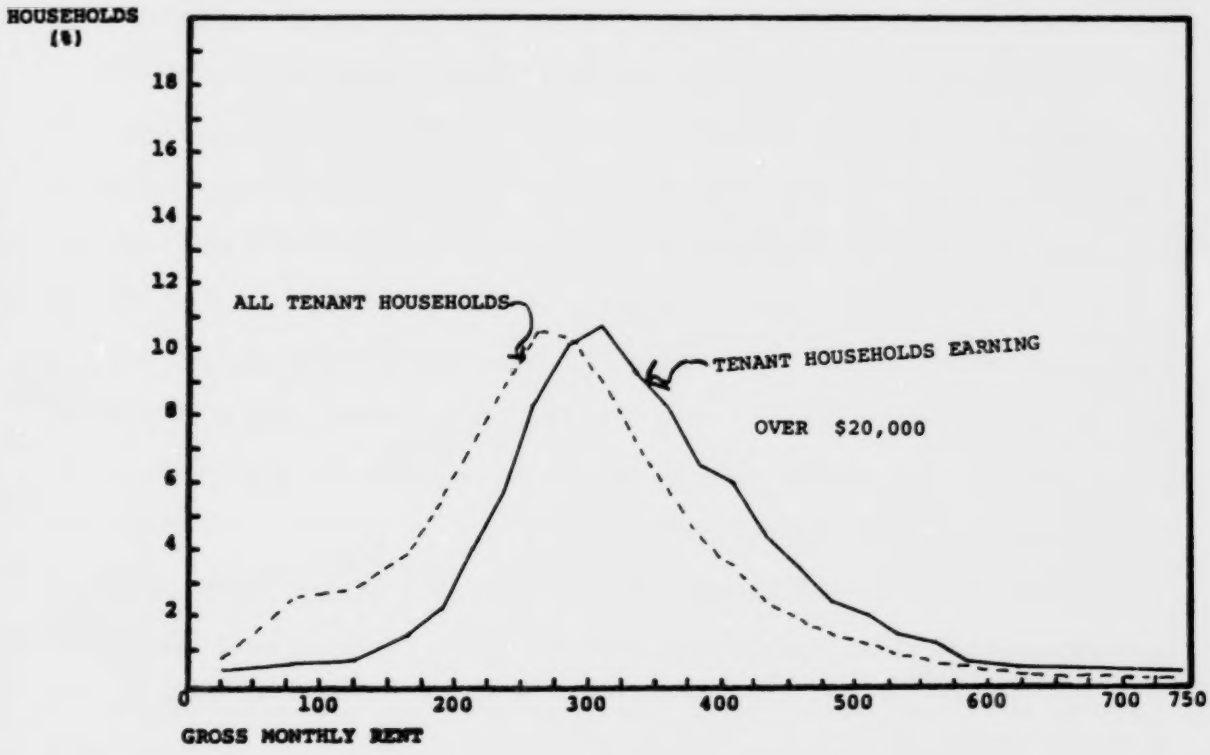
Figure 3.5 shows that tenant households earning $20,000 or more tended not to rent lower priced units. Approximately 25 per cent of this group occupied units that rented for less than $250 a month compared to 60 per cent of all tenant households earning less than $20,000. The average rent for this group (excluding the 1.1 per cent paying no rent and the 2.3 per cent paying $750 or more) was $344 per month. Other notable characteristics include:

1. About 17 per cent of single person tenant households earned $20,000 or more while 56 per cent of households with 6 or more persons were in this income group. The increase when income associated with household size is most noticeable when going from 1 to 2 person households as 45 per cent of 2 person households earned $20,000 or more. Possible reasons include:
   - As household size increased there was a greater likelihood of 2 or more income earners in the household.
   - The high costs associated with large households may have discouraged some low-income earners from forming such households,
2. Just over 20 per cent of single parent households were in this income group,
3. For households whose maintainers were full time students, 16 per cent earned $20,000 plus.

3.5 Rental Affordability

This subsection concentrates on the affordability problems faced by Ontario's tenants in 1981. The issue as to

FIGURE 3.5
PERCENTAGE DISTRIBUTIONS BY MONTHLY RENTS(1)
TENANT HOUSEHOLDS EARNING OVER $20,000
COMPARED WITH ALL TENANT HOUSEHOLDS
ONTARIO, 1981



NOTES 1 Based on May-June 1981 rents and pre-tax 1980 earnings.

INTERPRETATION: Each point on the graph represents the percentage of households who paid a certain monthly rent plus or minus $12.50. For example, if the $237.50 rent level corresponded to 10 per cent of the households, this would imply that 1 in 10 households spent between $225 and $250 in monthly rents.

SOURCE: Statistics Canada, 1981 Census, See Appendix C

what should be considered affordable is not easily answered either conceptually or empirically. Adams, Ing and Pringle (1985a) review some of the relevant literature in terms of conceptual issues and the resultant evolution in measurement techniques and estimates.

The discussion focusses on two measurement approaches. Rent-to-income ratios, the percentages of pre-tax income spent on rental accommodation, are outlined. Since these estimates are quite general and may consequently reflect various non-affordability factors to be discussed, core need estimates are also presented. The core need approach is thought to more accurately estimate affordability problems for reasons discussed subsequently. This is followed by a brief outline of the problems faced by low-income households, senior households and single parent families -- three groups which previous studies have identified as having high incidences of affordability problems.

One place to begin is to ask if the public perceived affordability as a serious problem. Environics (1984) asked people whether there was a serious shortage of affordable housing in Ontario. Sixty-five per cent responded that there was. By tenure, 73 per cent of tenants and 61 per cent of homeowners believed there was a serious shortage. (See Appendix A)

3.5.1 Rent-to-Income Ratios

According to the census, Ontario tenant households had pre-tax earnings of $17,752 in 1980 and mid-1981 gross monthly rents of $303, including utilities. Thus, the average Ontario tenant household spent just over one-fifth of its income on

accommodation. Both rents and incomes varied significantly among the province's 10 CMAs. Monthly rents ranged from a low of $257 in Sudbury to a high of $340 in Toronto; incomes ranged from $14,898 in Windsor to $19,634 in Toronto. Because rents and incomes tended to move together, average rent-to-income ratios displayed a smaller variation, ranging from 20 per cent for Sudbury to 22 per cent for Windsor and for Toronto, 21 per cent.[18] (See Table 3.8)

Traditionally, 25 per cent and more recently 30 per cent (including utility payments) rent-to-income ratios have been used to measure the extent of affordability problems. That is, households spending more than these thresholds are considered to have affordability problems.

In 1981, the incidences of affordability problems were slightly lower in Ontario than for the rest of Canada, according to the 25, 30 and 50 per cent ratio thresholds. Still, a considerable number of Ontario's tenant households reported housing expenditures which exceeded each affordability threshold. Almost 40 per cent of tenant households were at or over the 25 per cent threshold. Twenty-nine per cent paid 30 per cent or more. (See Table 3.11)

As Miron and Cullingworth (1983) note of the HIFE data, affordability problems did not tend to cluster around a particular threshold but declined gradually as the threshold increased.[19] This tendency suggests the arbitrary nature of

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18. The coefficients of variation for both incomes and rents were 0.1 per cent, for average rent-to-income ratios 0.03 per cent.

19. Because geared-to-income housing ranges from 17.5 to 25 per cent of recipient households' incomes, it was expected that a large number of households would be in this range.

using a particular threshold as the data implies that there was no clear dividing point between those spending too much for adequate housing and those who did not have affordability problems.

Although the average rent-to-income ratios were quite uniform across the 10 CMAs, the percentages of affordability problems displayed a greater regional variation.[20] Windsor reported the highest percentage of affordability problems in 1981, according to all thresholds even though it was the only metropolitan centre with a relatively high vacancy rate. While most of the CMAs reported vacancy rates below 1 per cent, Windsor's vacancy rate was over 6 per cent suggesting that this city's problems were not due to a general shortage of rental housing. One explanation is that Windsor relied heavily on the auto industry for employment -- an industry which was hard hit by the depressed economy of the early 1980's. This is supported in that Windsor had the lowest average and median incomes of any of the major urban centres and the highest unemployment rate in 1981.

By the 25 per cent threshold, Sudbury had the fewest tenant affordability problems while Ottawa tenants fared best according to the 30 per cent threshold despite having the second highest average rents and a vacancy rate of 2 per cent in April 1981.

For the province and all CMAs, the percentage of single person tenant households reporting rents at or greater than one quarter of their income was significantly higher than for

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20. This suggests that income distributions varied among the CMAs.

families. In London, Oshawa, St. Catharines-Niagara, Toronto and Windsor, nearly half of the single person tenant households were at or over the 25 per cent threshold. Tenants who lived alone fared best in Ottawa. Still, nearly one-third were spending 25 per cent or more on rent. (See Table 3.12)

Provincially, one-third of the family households spent 25 per cent or more of their income on rent. Again, Windsor had the highest incidence at 43 per cent while Ottawa reported the lowest at 32 per cent. Possible reasons why family households had fewer affordability problems than single persons include:

- The greater occurrence of more than one earner in family households;
- Rents per person may have been lower when kitchens, washrooms, etc., were shared. Still, the larger the household, the higher the rent, other things being equal;[21]
- A high percentage of both young and elderly persons were among the single person households.

Although rent-to-income estimates provide some information about the affordability of rental housing, these figures are subject to several inherent and data-specific limitations such as:

1. Current incomes were not used. The census matches 1980 incomes with mid-1981 rents. This not only overstates affordability problems to the extent that incomes had

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21. See the Social Planning Council of Metropolitan Toronto (1983) and note 2.

risen over the period but may also result in other distortions including:

- Those who set up separate living quarters because recent increases in income made renting affordable are counted as having problems.
- Similarly, changes in the overall unemployment rate may have had a significant effect. In 1980 the estimated average number of unemployed was 297,000 people; for 1981 it was 293,000.[22]
- Those who were married, divorced, widowed, moved into, or left households between 1980 and the time of enumeration may have incurred substantial household income changes. Such changes are not accounted for in the ratio estimates.
- Some of those who sold their homes and moved into rental accommodations may be reported to have affordability problems but received income in the interim through investment of the sales proceeds.

The magnitude of some of these estimate problems may be directly related to the number of households who had moved shortly before enumeration because of changes in incomes. According to the census data, nearly 30 per cent of Ontario's tenant households reported tenure lengths of less than one year, suggesting the error may be significant. MMAH's rental survey of 7 Ontario cities found that approximately 3 per cent

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22. Statistics Canada Cat. No. 71-001.

of all tenant households surveyed, moved between October 1980 and October 1981 because of affordability problems.[23]

2. Pre-tax income may not be representative of a household's ability to pay for accommodations. Possible distortions include:

   - As income taxes are thought to be generally progressive, low-income households may have had a greater percentage of their after-tax income available for necessities relative to higher income groups.
   - Some households, particularly senior citizens, may have tended to use savings to offset income reductions incurred through retirement or temporary unemployment.
   - Similarly, young households, expecting future income increases, may have tended to spend a large share of their income on housing. This age group may have also received outside assistance (student loans, parental support, etc.).

3. Some households may have been able to afford adequate housing but chose to spend more to enjoy better housing. For example, a household made up of two adults who earned more than $30,000 in 1980 and who spent more than 30 per cent of their income on rent would be reported as having an affordability problem.

4. Conversely, some households may not be included in the estimates because they occupied substandard or

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23. Another 3 per cent moved for personal reasons which may have included changes in income.

overcrowded housing in order to have enough income to purchase other necessities.[24]

5. Most affordability surveys do not consider people who neither rent or own their own accommodations. Surveys such as the census tend to underestimate the affordability of shelter for the overall population because people with no fixed addresses are not enumerated. The Policy Development Division of the Metro Planning Department (1983) estimates that 3,400 persons were homeless in Metro Toronto in 1982. The Department stresses that this figure is likely to be conservative as it does not include anyone who was not a client of the surveyed agencies. There were 1,343 beds in hostels to provide some accommodation for the homeless in Metro Toronto.

3.5.2 Rent-to-Income Ratios Over Time

Housing researchers sometimes cite these ratios as evidence of changes in affordability. For Ontario, both the 25 per cent and 30 per cent estimates suggest a significantly higher proportion of affordability problems in 1981 than during the 1970's. However, the 1980-1981 increase in the number of affordability problems may be attributed, in part, to the different data sources and types of households considered. The 1981 estimates were derived from the census data;

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24. See Burke (1981) for core need estimates which take crowding into account. The core need approach tended to reduce the overall estimates of affordability problems except for low-income households. For that group, the core need estimates were larger than the 25 per cent rent-to-income ratio estimates. See also Adams, Ing and Pringle (1985a).

those for the 1970's were derived by Miron (1981a) from HIFE. (See Table 3.13)

Perhaps the most significant difference is that the census estimates are based on gross rents, including heating and electrical bills. The HIFE data do not account for such payments if they are paid separately. This tends to lower the affordability estimates and treats households unevenly. See Appendix A for further discussion of the differences in these surveys.

Another inconsistency between these estimates is that Miron's estimates exclude those receiving assistance through government housing programs (and from relatives in 1978). The exclusion of socially-assisted rental housing may tend to lower estimates since over three-quarters of the socially-assisted tenants occupied geared-to-income units which had a 25 per cent rent-to-income ceiling. Also, the 1978 HIFE estimates may be lower than the HIFE estimates for previous years because a greater number of affordability problems occurred among those receiving rent assistance from relatives.

In addition, these estimates are subject to the limitations discussed in the previous subsection. Furthermore, in comparing rent-to-income ratios over time other difficulties may be encountered because of:

1. Changes in tenure. If, for example, housing becomes more affordable, it is likely that a higher percentage of tenants and new households would purchase homes. At the same time, those who had previously been unable to afford separate accommodations might move into the rental

market.[25] Assuming that those leaving the rental sector have higher incomes than those entering, this shift would tend to raise average rent to income paid by tenants. Given the high costs of moving, not all tenants would necessarily move to better accommodations as rents become relatively cheaper.[26] As a result, there could be excess demand for the less expensive units and a surplus of luxury units. Conversely, if housing becomes more expensive more homeowners might be forced into the rental market, while fewer low-income households would be able to maintain separate dwellings.

Together, these effects may moderate changes in affordability as determined by rent-to-income estimates. Still, as noted in Section 2, the tenure split remained relatively stable over the decade.

2. Changes in lifestyle. Miron and Cullingworth (1983) cite privacy as a possible reason for changes in rent-to-income estimates. If people value privacy more highly than they did previously, they may be willing to spend a

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25. Struyk (1976) and Straszheim (1975) in an American context found that changes in general housing affordability significantly affected tenure choice among young couples with no children and among singles living with others. See Miron (1983a) for a review of these and other findings concerning demand for rental housing.

26. The Federal Department of Finance (1982) estimated that, nationally, the short-run income elasticity for rental payments was 0 per cent in 1981. The long-run elasticity was only 0.1 per cent. That is, for every 10 per cent increase in income a typical individual increased their rental payments by only 1 per cent. This may, in part, reflect the high social and economic costs of moving relative to gradual changes in incomes.

greater portion of their income on housing which provides privacy. Again, this affects tenant affordability estimates as a greater number of new households enter the market. However, if ownership provides greater privacy than renting, those marginally able to afford their own homes would purchase houses at a greater rate. Thus, the overall effect is uncertain.

3. Shifts in the age composition of the population when rent-to-income ratios are based on household income. It is argued that wealth should be included when determining ability to pay for housing.[27] Because census incomes include dividends, interest and rents, income from savings is taken into account. Still, if people tend to borrow when they are young, save when they are middle-aged and use these savings after retirement, then a shift in the age structure, specifically the aging of Ontario's population, would show up as reduced incomes (through retirement) but would not necessarily imply a reduction in ability to afford adequate housing.

3.5.3 Dwelling Conditions

Two other traditional indicators of housing problems are crowding, which addresses the suitability of the size of the dwelling to accommodate the household and adequacy which takes into account the physical condition of the dwelling.

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27. Miron (1984) provides alternative measures of ability to pay for housing.

Crowding

Although estimates of the incidence of crowding are not provided by the census, the variables for household size and number of rooms can be combined to approximate the number of households that lived in overcrowded conditions. Here, crowding is defined as more persons per dwelling than major rooms where major rooms do not include washrooms, halls etc.[28]

Crowding estimates suggest that the incidence of crowding was not large. Under 3 per cent of the province's tenant households reported having more than one person per major room. Households earning between $20,000-$25,000 had the highest incidence of crowding, those earning between $5,000-$10,000 the lowest. To some extent, this may be explained by the greater percentage of socially-assisted housing among low-income groups. (See Table 3.14)

It is also likely that estimates of the amount of space per person would provide somewhat different and more meaningful results. Still, these figures indicate that low-income households, in general, did not tend to reduce affordability problems through crowding.

However, it is notable that of all the CMAs, Toronto, which had the highest average rents, also had the highest incidence of crowding in every income group. Overall, the estimate of crowding in Toronto, at 3.8 per cent, was 58 per cent higher than the provincial estimate. For Toronto tenant households earning under $5,000, the crowding estimate was 4.5 per cent, 68 per cent above the provincial figure.

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28. City of Toronto (1982) and Miron and Cullingworth (1983) review crowding indicators.

Physical Adequacy

Determining the physical adequacy of dwellings is not an easy task since opinions as to what acceptable dwelling conditions are vary with the individual. In the past, housing researchers have used statistics including the presence of running water and central heating. According to the census, in 1981 over 94 per cent of tenant households had oil or electric heating; 92 per cent had their own washrooms. However, since most dwellings have had such facilities for many years, there is no guarantee that dwellings with indoor plumbing and central heating were in good condition:

> Studies have shown that there is little correlation between this indicator and structural housing adequacy, possibly because of the low incidence of dwellings without basic facilities in large urban areas. (Canada, 1978, p. 16)

The census further estimates dwelling conditions by asking tenants whether their buildings needed: regular maintenance (painting, furnace cleaning, etc.), minor repairs (missing or loose bricks, shingles, etc.) or major repairs (plumbing, electrical, structural, etc.). Because responses were based on tenants' perceptions, these estimates involve a degree of subjectivity. One possible bias would have occurred if occupants tended to associate quality with price. If so, this implies that these estimates reflect a degree of tenant satisfaction per dollar spent as well as actual building quality.

Almost one-quarter of the tenant households said that the buildings which they occupied needed repairs. The dwellings which rented for less than $100 a month needed the fewest

repairs. This may be due to the high concentration of government assisted rental housing in the 0-$100 rental range and, if so, suggests that government rental housing was in better condition than privately supplied housing or the level of tenant satisfaction with the condition of government housing was higher or both. (See Table 3.15)

Those paying over $750 a month reported a higher than average incidence of both minor and major repairs needed -- this supports further the likelihood of subjective responses, as it is expected that these units would have needed the fewest repairs.

In considering repair estimates for Ontario's CMAs, Windsor, which reported the greatest percentage of affordability problems, was reported to have the lowest share of units in need of repairs -- Sudbury reported the highest. (See Table 3.16)

3.5.4 The Core Need Approach

An alternate affordability measure to the rent-to-income ratio is the core need approach. Burke et. al. (1981) determine core needs by combining the three traditional indicators (rent-to-income ratios, crowding and adequacy) in a two step process so as to identify genuinely needy households. Such households are either those who live in physically inadequate or over-crowded dwellings because of insufficient income or those who spend more than 25 per cent of their income in order to maintain minimally acceptable housing.

The first step is to estimate the number of households currently experiencing housing problems according to the 25 per cent rent-to-income ratio. The second step is to

eliminate those who do so voluntarily. This is done by calculating average rents for standard (adequate) units. Those who can afford standard housing without going over the 25 per cent limit are deleted from the estimates. Second, those who spend less than 25 per cent, but do so only by living in inadequate housing are added to the count. This approach tended to reduce the incidence of need by 10 to 20 per cent. As will be discussed, figures rose for low-income households.

Burke (1981), employing the 1974 Survey of Housing Units, estimates that, nationally, 25 per cent of urban tenant households had core need problems. This is a 14 per cent reduction in the incidence of hardship compared to the 25 per cent rent-to-income calculation:

> Traditional measures tend to portray the magnitude of housing problems inaccurately. The core need measure is more precise and shows that even though real housing need may be lower than previously thought, the magnitude of need is still large enough to be of major concern. (Burke, 1981, p. 27)

Marks (1984) notes that:

> While this approach does use the 25 per cent rule, it acknowledges that problems of affordability can result either from having to spend too much for adequate housing or from having too little housing when the household spends a reasonable proportion of income -- essentially two sides of the same question. (p. 12)

CMHC continues to employ the core need approach but it uses the 30 per cent threshold for most estimates making comparisons with Burke's estimates difficult. CMHC (1983) reports that, nationally, 18.3 per cent of tenant households had core need problems in 1980. The figure for Ontario was

slightly lower at 17.8 per cent. For 1982, the provincial estimates of tenants in core need had fallen to 15.9 per cent, according to CMHC (1984).

While CMHC (1983) says that the core need concept is an improvement on the traditional measures of housing problems, they present three limitations:

1. A rent-to-income ratio must be specified. Thus, this indicator involves an "essentially arbitrary" choice.
2. Requirements for other essentials vary by household size and age structure. These are not considered in formulating the core need approach.
3. As with other studies and methods, CMHC figures are based on sample data. Due to the limited sample size of the HIFE Survey CMHC believes that it is not possible to fully account for intra-regional variations in rental housing costs. (1983, pp. 39-40)

Marks (1984) and Miron (1984) discuss a further difficulty inherent in this approach. They argue that the definitions of 'standard' housing based on physical adequacy and lack of crowding influence the calculations of average rents as well as the portion of households who are not properly housed.

3.5.5 Specific Groups in Need

Numerous papers on housing affordability cite specific groups as suffering disproportionately high incidences of affordability problems:

> This affordability problem arises mainly among elderly households, lone parent households, households without income earners, and persons living alone. (Miron and Cullingworth, 1983, p. 131)

Affordability estimates and rent distributions for low-income households, the elderly and single parents follow. COIRT (1985a) further discusses affordability problems among these groups.

Low Income Households

Generally, the data from all sources suggest that tenant households were over-represented in the lower-income brackets and that this group had the highest incidence of housing need. That the average tenant's income was below the average home-owner's income, is itself a possible cause but not a sufficient condition for affordability problems. The distribution of income for tenant households earning less than $10,000 is discussed in Subsection 3.4.1.

Burke (1981) reports that affordability problems were more common among Canadian poor. In 1974 roughly three-quarters of the lowest income quintile (fifth) spent more than 25 per cent of their income on shelter. The figure increased to 85 per cent when the core need approach was employed. The higher incidence registered by the core need approach reflects the addition of low-income households that paid less than 25 per cent but did so only through crowding or by occupying substandard dwellings.

For the second lowest income quintile, the incidence of core need problems was dramatically lower at 16 per cent. This figure was half as great as the estimated percentage when shelter-to-income ratios were employed. The reduction implies that half of those households deemed in need by the ratio method had voluntarily placed themselves in such a position or

were unable to find inexpensive rental units or both. The two causes were not differentiated.

Miron and Cullingworth (1983) observed a similar pattern for Ontario in 1978. Problem tenant households' incomes averaged $6,700 per year. Almost all of these households were below the province's median household income and nearly half were below Statistics Canada Revised Low Income Cutoff level.

The physical condition of rental units, occupied by low-income tenants, is not easily determined as quality measurements tend to be subjective or excluded from data.

A study undertaken by the Social Planning Council of Metropolitan Toronto (1974) found that among households living on social assistance, 95 per cent of whom were tenants, only 27 per cent lived in good housing while 44 per cent lived in substandard units. This contrasts the Survey of Housing Units, 1974 data. Miron and Cullingworth note of this survey: "while the proportion of 'poor' housing in Toronto is 4.7 per cent, the proportion of the highest income group ($22,500+) living in poor housing was actually 4.8 per cent" (1983, p. 96). However, this survey only took account of plumbing and exterior conditions.

Senior Households

In 1981 there were just over 190,000 senior tenant households (65 and older) in the province. For those 60 and over, some 66,000 or just over 27 per cent were housed in socially-assisted geared-to-income housing.[29] As a result, average

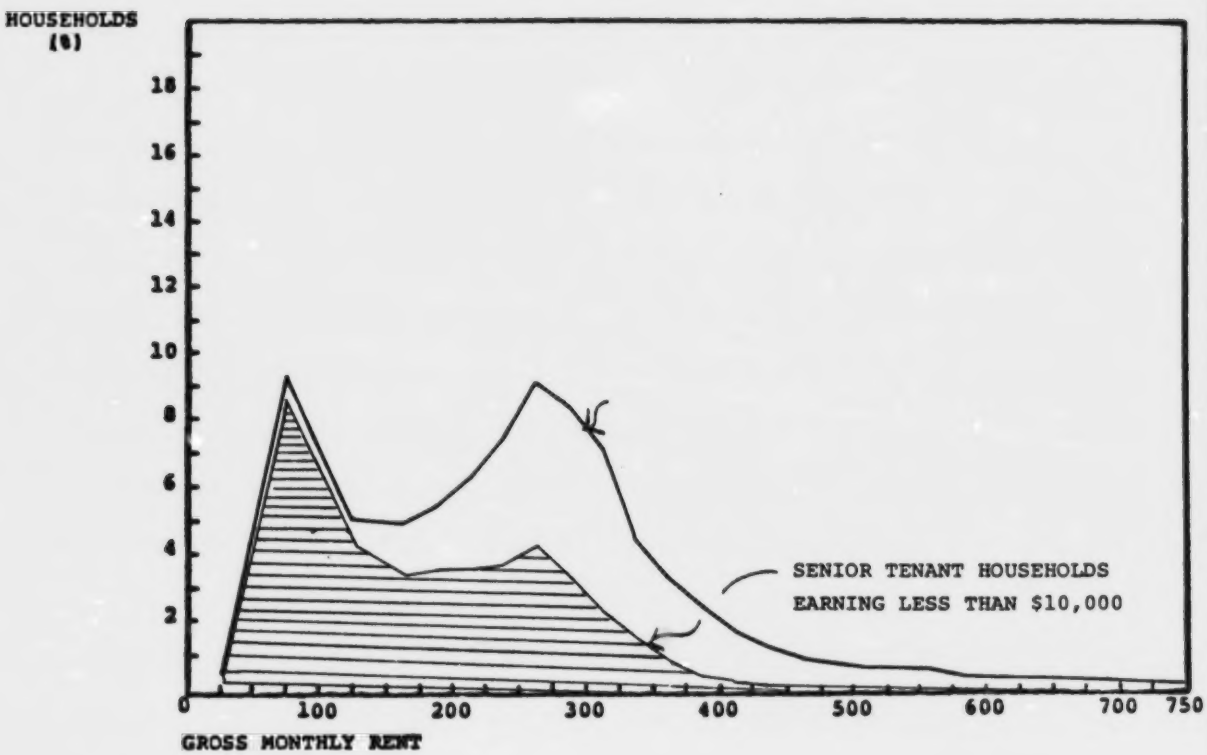
29. The estimated number of socially-assisted units occupied by seniors was derived from MOMAH (1983).

rents for this group (excluding the 1.1 per cent paying no rent and the 1.1 per cent paying $750 or more) were substantially lower at $226 a month than the overall tenant average of $284 a month. Nearly all of this difference occurred in units occupied by the 60 per cent of senior tenant households earning less than $10,000 as shown in Figure 3.6. Consequently, the rents paid by senior households earning between $10,000-$15,000 were 46 per cent higher than the rents for those earning between $5,000 and $10,000.

Given the high rates of inflation over the period and the somewhat fixed nature of many seniors' incomes, this group's incomes may have declined in real terms. For senior home owners, savings in the form of ownership equity may have kept pace with inflation, but, as mentioned, this source of funds was only available through sale or refinancing -- the latter being particularly unattractive with the high interest rates of the late 1970's and early 1980's. However, Smith (1984, p. 183) notes that "the indexation of Canadian pension benefits and other social security payments helped mitigate the deleterious effect of inflation on affordability in the oldest age category."

In most studies, the elderly were identified as the age group which incurred the highest incidence of affordability problems. The Canadian Council on Social Development (1977) observed that, nationally, about half the elderly couples and over four-fifths the elderly individual tenants were over the 25 per cent threshold in 1971. Citing Statistics Canada's, 1972, Urban Family Expenditures on Shelter and Household Durables Survey, the Council says that while under one-fifth of Canada's population was classified as poor (by Statistics

FIGURE 3.6
PERCENTAGE DISTRIBUTIONS BY MONTHLY RENTS(1)
SENIOR TENANT HOUSEHOLDS
ONTARIO, 1981



NOTES 1 Based on May-June 1981 rents and pre-tax 1980 earnings.
2 Shaded area represents portion of senior households earning less than $10,000.

INTERPRETATION: Each point on the graph represents the percentage of households who paid a certain monthly rent plus or minus $12.50. For example, if the $237.50 rent level corresponded to 10 per cent of the households, this would imply that 1 in 10 households spent between $225 and $250 in monthly rents.

SOURCE: Statistics Canada, 1981 Census, See Appendix C

Canada Unrevised Poverty Lines), over half of the single persons, 65 and over, were deemed to be poor. Among poor elderly tenants, 88 per cent spent more than 25 per cent of their incomes on rent.

For unsubsidized metropolitan households (both tenants and owners), Burke (1981) also found that the incidence of hardship was significantly higher for households whose heads were 60 years of age and older. Approximately 37 per cent of this group spent more than a quarter of their income on shelter even though some homeowners in this group did not have mortgages. By the core need approach 33 per cent were in need -- more than double that of any other age group.

In considering 1978 Ontario unsubsidized tenants, Miron and Cullingworth (1983) estimate that, among those 65 and older, there were 54,000 problem households or 54 per cent of that group. The authors found that, while the elderly had by far the highest incidence of need, the incidence of need among the 'poor' elderly was approximately the same as that of other 'poor' age groups.30

For Toronto, two studies provide a comparison of housing for the elderly and the effects of government programs. The Bureau of Municipal Research (1977), citing 1971 census data, stated that households whose heads were aged 65 and older received the lowest incomes. Over 37 per cent of the City's elderly heads received under $3,000 annually. Much of this group's income was government pensions. For the elderly both 1971 and 1976 median incomes were lower than for any other

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30. This suggests that the elderly, relative to other age groups, may have had an income problem rather than a housing problem, per se.

group. While the study did not make specific estimates of housing need by age group, the authors remark that seniors are in serious need.

The Metropolitan Toronto Planning Department (1980) found that the elderly in need, represented a quarter of all households that could not afford rental accommodation. However, the Planning Department states that:

> Metropolitan Toronto, through its aggressive senior citizen housing construction program in the past five years, has virtually eliminated the housing affordability problem for individuals and couples over 60 years of age. (p. 2)

As noted, Miron and Cullingworth witnessed a high incidence of problems among the unsubsidized elderly province-wide. It should be pointed out that Miron's figures pertain only to unsubsidized tenants -- two years prior to the Toronto study.

MMAH (1982) reports that in 1980 Ontario senior citizens continued to receive the lowest annual income of any age group. In Toronto and Sudbury almost three-quarters of the senior households were over the 25 per cent threshold. For London the incidence was lower at just under one half. For all cities except London, the portion of seniors in hardship was 2 to 3 times greater than for non-seniors.

In considering the magnitude of need among the elderly, other considerations are also cited. Miron and Cullingworth (1983) say that "one example might be an elderly couple with substantial assets who slowly use up those assets to support themselves in their retirement" (p. 111). This would be particularly indicative of those who have sold homes in order to live in maintenance-free, smaller or more affordable rental

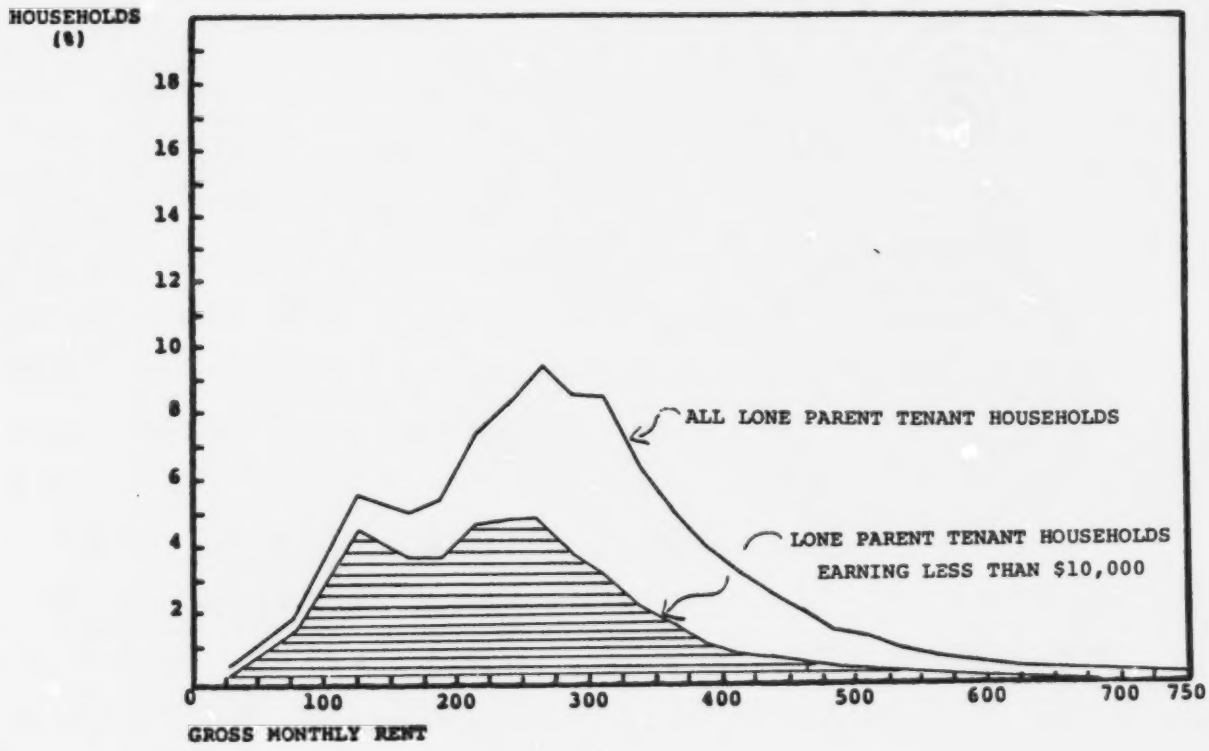
accommodations. The wealth effect, if incorporated into estimates, might lower the estimates of affordability problems for the elderly.

3.5.2 Single Parent Households

This classification, referred to in the census as lone parent households, includes mothers or fathers with no spouse present, who lived with one or more never-married children. Because the census does not group single parent households by age of the children, this category includes single parents who were supporting non-working children, adult never-married children who were supporting single parents and households in which both parent and children were working or unemployed. In terms of employment, estimates were obtained for all single parent households, both tenants and owners. Over half of this group had only one person in the labour force. For those households, roughly two-thirds were parent-supported. Another 20 per cent of all single parent households had no household member in the labour force.

Approximately 50 per cent of single-parent households rented housing. For this group, half earned less than $10,000 while only 20 per cent earned over $20,000 in 1980. Single parents' estimated average monthly rent was $277 (excluding the 0.6 per cent paying no rent and the 1.5 per cent paying $750 or more). For those earning less than $10,000, average rent was $229. This was some 6 per cent more than the average rent for all tenant households in the same income category. See Figure 3.7. Among the CMAs, average monthly rents paid by single parents ranged from a low of $219 in Sudbury to $304 in Oshawa and for Toronto, $301. Considering low-income single

FIGURE 3.7
PERCENTAGE DISTRIBUTIONS BY MONTHLY RENTS(1)
SINGLE-PARENT HOUSEHOLDS
ONTARIO, 1981



NOTES 1 Based on May-June 1981 rents and pre-tax 1980 earnings.
2 Shaded area represents portion of lone parent households earning less than $10,000.

INTERPRETATION: Each point on the graph represents the percentage of households who paid a certain monthly rent plus or minus $12.50. For example, if the $237.50 rent level corresponded to 10 per cent of the households, this would imply that 1 in 10 households spent between $225 and $250 in monthly rents.

SOURCE: Statistics Canada, 1981 Census, See Appendix C

parents (earning under $10,000), those in Oshawa faced the highest rents at $260 which was almost 12 per cent higher than the provincial average.

Single-parent households, especially mother-led families, suffered a higher incidence of hardship than other household types. Burke, for example, found that 45 per cent of all mother-led families were over the 25 per cent threshold in 1974, 38 per cent by the core need approach. Single female households were also observed to have a disproportionately high rate of affordability problems.

For 1978, Miron and Cullingworth report that 45 per cent of single parents were over the 25 per cent limit. Here too, the possible explanation is low incomes. Almost 9 out of 10 Ontario single parents earned less than $10,000.

TABLE 3.1
EMPLOYMENT STATISTICS
ONTARIO, 1971-1983
PERCENT

	LABOUR FORCE		EMPLOYMENT OF LABOUR FORCE			
	PARTICIPATION RATE[1]	ANNUAL GROWTH[2]	EMPLOYMENT RATE	ANNUAL CHANGE	UNEMPLOYMENT RATE	GROWTH IN[3] EMPLOYMENT
1971	60.9	-	94.6	-	5.4	2.5
1972	61.7	3.6	95.0	0.4	5.0	4.1
1973	62.4	3.6	95.7	0.7	4.3	4.4
1974	63.4	4.4	95.6	-0.1	4.4	4.2
1975	64.1	3.6	93.7	-2.0	6.3	1.5
1976	63.9	1.7	93.8	0.1	6.2	1.9
1977	64.3	2.7	93.0	-0.9	7.0	1.8
1978	65.4	3.7	92.8	-0.2	7.2	3.4
1979	66.5	3.3	93.5	0.8	6.5	4.1
1980	66.7	1.9	93.2	-0.3	6.8	1.5
1981	67.6	2.6	93.4	0.2	6.6	2.9
1982	67.3	1.0	90.2	-3.4	9.8	-2.5
1983	67.1	1.4	89.6	-0.7	10.4	0.7

NOTES: 1. PARTICIPATION RATES REPRESENT THE PERCENTAGE OF THE POPULATION 15 YEARS AND OLDER THAT IS EMPLOYED OR LOOKING FOR WORK

2. ANNUAL INCREASE IN THE PERSONS IN THE LABOUR FORCE

3. GROWTH IN EMPLOYMENT REPRESENTS THE INCREASE IN PERSONS EMPLOYED

SOURCE: STATISTICS CANADA, THE LABOUR FORCE; AND HISTORICAL LABOUR FORCE STATISTICS, AS FOUND IN DEPARTMENT OF FINANCE, CANADA (1984)

TABLE 3.2
EMPLOYMENT STATISTICS
ONTARIO CMAS
1976-1981
PERCENT

	POPULATION 15 AND OLDER		LABOUR FORCE		EMPLOYMENT OF LABOUR FORCE		
	SHARE OF 1981 POPULATION	1976-1981 CHANGE	PARTICIPATION RATE[2]	1976-1981 CHANGE	EMPLOYMENT RATE	1976-1981 CHANGE	GROWTH IN[2] EMPLOYMENT 1976-1981
HAMILTON	78.0	2.6	65.9	5.3	94.4	0.6	16.0
KITCHENER	75.6	1.8	70.6	4.9	94.7	0.6	17.1
LONDON	77.8	1.8	69.1	5.0	93.6	0.0	15.7
OSHAWA	74.8	1.9	68.2	6.2	93.5	1.3	30.3
OTTAWA[1]	78.2	2.9	68.8	4.9	93.2	-0.7	15.0
ST. CATHARINES -NIAGARA	77.7	2.6	62.9	4.0	92.5	0.8	12.7
SUDBURY	74.4	3.6	61.6	4.4	91.9	-0.7	7.3
THUNDER BAY	76.9	1.5	66.6	7.2	93.1	-0.2	16.3
TORONTO	78.7	2.3	71.1	6.0	96.1	2.0	23.0
WINDSOR	76.5	2.3	61.8	5.1	88.4	-3.6	7.2

NOTES: 1. OTTAWA INCLUDES HULL

2. SEE NOTES FOR TABLE 3.1

SOURCE: STATISTICS CANADA, 1976, 1981 CENSUS, AS DERIVED FROM SIMMONS AND BOURNE (1984)

TABLE 3.3
PER CAPITA AND HOUSEHOLD INCOMES (1)
ONTARIO'S CMA'S, 1970-1980

	PER CAPITA INCOME(1971 DOLLARS)(2)			HOUSEHOLD INCOME (1971 DOLLARS)(2)		
	1971	1981	CHANGE(%)	1971	1981	CHANGE (%)
HAMILTON	3,100	3,800	22.6	10,700	10,800	0.9
KITCHENER	3,100	3,600	16.1	10,500	10,300	-1.9
LONDON	3,200	3,800	18.7	10,400	10,000	-3.8
ST. CATHERINES-NIAGARA	2,900	3,500	20.7	9,800	9,800	0.0
SUDBURY	3,100	3,300	6.5	12,300	10,000	-18.7
THUNDER BAY	2,900	3,900	34.5	9,900	11,100	12.1
TORONTO	3,500	4,300	22.9	12,000	12,200	1.7
WINDSOR	3,200	3,600	12.5	11,100	10,000	-9.9

NOTES: 1. ROUNDED TO THE NEAREST 100.
2. DEFLATED BY THE CPI, PER CAPITA INCOMES WERE OBTAINED BY DIVIDING BY 1971 AND 1981 POPULATIONS.

SOURCE: STATISTICS CANADA; 1971, 1981 CENSUS; DERIVED FROM SIMMONS AND BOURNE (1984).

TABLE 3.4
SHELTER COSTS AND INCOMES
BY AGE OF THE HOUSEHOLD HEAD
ONTARIO, 1981

AGE GROUP	AVERAGE[1] HOUSEHOLD INCOME	AVERAGE[2] GROSS RENT	AVERAGE OWNERS[2] MAJOR PAYMENTS	PERCENTAGE OF[3] HOMEOWNERS WITH NO MORTGAGES
UNDER 25 YEARS	15,838	287	492	14.5
25-34 YEARS	24,610	324	547	10.7
35-44 YEARS	29,466	341	496	22.7
45-54 YEARS	33,088	325	370	43.9
55-64 YEARS	27,652	292	258	65.6
65-74 YEARS	18,345	251	185	86.0[4]
75 YEARS PLUS	13,621	229	161	86.0
ALL HOUSEHOLDS	25,577	303	380	43.8

NOTES: 1. REFERS TO 1980 INCOMES
2. FOR MID-1981
3. FOR MID-1982
4. REFERS TO HOUSEHOLDS HEADED BY THOSE 65 AND OLDER

SOURCE: COLUMNS 1-3; STATISTICS CANADA, 1981 CENSUS, 92-933
COLUMN 4 STATISTICS CANADA 1982 HIFE SURVEY, DERIVED FROM CMHC (1984)

TABLE 3.5
OWNERSHIP COST INDEXES
1970-1980

	CANADA			TORONTO	
	CPI	MORTGAGE INTEREST COSTS	PROPERTY TAXES	OWNED ACCOMMODATION	NEW HOUSES
1971	100.0	100.0	100.0	100.0	100.0
1972	104.7	108.6	101.6	106.9	109.9
1973	112.8	120.7	103.5	117.8	137.5
1974	125.1	136.4	104.0	127.7	171.5
1975	138.6	156.5	111.1	140.0	170.8
1976	149.1	178.7	125.8	158.1	180.5
1977	160.9	198.5	141.2	174.2	180.0
1978	175.1	214.8	153.8	188.2	180.1
1979	191.2	227.8	161.8	196.7	179.1
1980	210.7	250.9	166.6	209.2	187.9
1981	237.0	295.9	173.0	237.0	220.0
1982	262.6	364.2	195.2	269.7	222.0

SOURCE: STATISTICS CANADA, CANSIM.

TABLE 3.6
RENT INDEXES (1)
1971-1984

	RENT INDEX				PERCENTAGE INCREASE IN RENT INDEX			
	CANADA	OTTAWA	THUNDER BAY	TORONTO	CANADA	OTTAWA	THUNDER BAY	TORONTO
1971	100.0	100.0	100.0	100.0	---	---	---	---
1972	101.2	102.0	102.3	101.4	1.2	2.0	2.3	1.4
1973	102.6	104.7	107.8	103.0	1.4	2.7	5.3	1.6
1974	105.4	108.2	117.5	105.7	2.7	3.4	9.0	2.6
1975	111.1	112.7	124.5	112.1	5.4	4.1	5.9	6.0
1976	118.9	118.6	133.7	118.9	7.0	5.3	7.4	6.1
1977	126.3	127.2	140.3	125.5	6.2	7.2	4.9	5.6
1978	133.0	134.5	145.6	131.7	5.3	5.8	3.8	4.9
1979	138.9	141.2	152.2	137.5	4.4	5.0	4.5	4.4
1980	145.5	146.7	159.0	143.5	4.8	3.9	4.5	4.4
1981	154.8	152.7	165.3	151.1	6.4	4.1	4.0	5.3
1982	168.7	162.6	173.1	162.2	9.0	6.5	4.7	7.4
1983	181.4	176.1	181.3	174.4	7.5	8.3	4.7	7.5
1984	190.6	186.5	188.1	184.2	5.1	5.9	3.8	5.6

NOTE: 1. RENT COMPONENT OF THE CONSUMER PRICE INDEX; EXCLUDING TENANTS' REPAIRS, MAINTENANCE AND INSURANCE EXPENDITURES.

SOURCE: DERIVED FROM STATISTICS CANADA, CAT.NO. 62-010, VARIOUS YEARS.

TABLE 3.7
REAL MONTHLY RENTS (1)
ONTARIO AND THE CMA'S, 1961-1981

REGION	AVERAGE RENTS (1981 DOLLARS) 1961	1971	1981	PERCENTAGE CHANGE 1961-71	1971-81
ONTARIO	275	330	303	20.00	-8.18
HAMILTON	262	311	278	18.70	-10.61
KITCHENER	224	304	274	35.71	-9.87
LONDON	268	309	288	15.30	-6.80
OSHAWA	259	337	314	30.12	-6.82
OTTAWA	279	359	329	28.67	-8.36
ST. CATHARINES(2)	230	278	261	20.87	-6.12
SUDBURY	246	321	257	30.49	-19.94
THUNDER BAY(3)	221	261	294	18.10	12.64
TORONTO	344	373	340	8.43	-8.85
WINDSOR	218	323	269	48.17	-16.72

NOTES: 1. MID-1981 RENTS (1981 DOLLARS, CPI DEFLATOR) INCLUDING HEAT ETC.
2. INCLUDES NIAGARA.
3. 1961 RENTS ARE FOR CENSUS DIVISIONS; 1971 AND 1981 RENTS ARE FOR CENSUS URBAN AREA.

SOURCE: DERIVED FROM STATISTICS CANADA, CENSUS, VARIOUS YEARS.

TABLE 3.8
RENTS AND INCOMES FOR TENANT HOUSEHOLDS
ONTARIO AND CMAS, 1981

	MEDIAN[1] ANNUAL INCOME	AVERAGE[1] ANNUAL INCOME	AVERAGE GROSS[2] MONTHLY RENTAL PAYMENT	AVERAGE RENT-TO-INCOME RATIO
CANADA	15,171	17,587	296	20.2
ONTARIO	15,483	17,752	303	20.5
HAMILTON	14,838	16,784	278	19.9
KITCHENER	14,706	16,372	274	20.1
LONDON	13,901	15,965	288	21.6
OSHAWA	17,471	18,488	314	20.4
OTTAWA	16,905	19,406	329	20.3
ST. CATHARINES-NIAGARA	12,362	14,991	261	20.9
SUDBURY	14,312	15,751	257	19.6
THUNDER BAY	14,228	16,686	294	21.1
TORONTO	17,150	19,634	340	20.8
WINDSOR	12,134	14,898	269	21.7
COEFFICIENT OF VARIATION[3]	0.13	0.10	0.10	0.03

NOTES: 1. REFERS TO 1980 PRE-TAX INCOME
2. REFERS TO MID-1981 RENTS
3. COEFFICIENT OF VARIATION IS THE STANDARD DEVIATION DIVIDED BY THE AVERAGE

SOURCE: STATISTICS CANADA, 1981 CENSUS, 93-942

TABLE 3.9
DISTRIBUTION OF TENANT HOUSEHOLDS
BY INCOME AND AGE OF HOUSEHOLD HEAD
ONTARIO, 1981
(PERCENTAGE)

AGE OF HOUSEHOLD HEAD[1]	PERCENTAGE OF HOUSEHOLDS BY INCOME GROUP ($000'S)[2]						ALL INCOME GROUPS
	0-5	5-10	10-15	15-20	20-25	25+	
15-24	16.6	19.4	21.0	16.8	12.7	13.5	16.0
25-34	9.0	11.9	16.5	18.5	16.8	27.3	31.5
35-44	9.5	12.1	15.0	16.3	15.5	31.6	14.4
45-54	11.4	11.4	14.6	14.8	13.6	34.3	10.5
55-64	17.9	15.2	15.7	14.4	11.4	25.4	10.0
65+	9.5	48.4	18.3	9.0	5.4	9.5	17.6
ALL TENANT HOUSEHOLDS	11.5	19.8	17.0	15.4	13.1	23.1	100.0

NOTES: 1. HOUSEHOLD HEAD REFERS TO THE PERSON, OR ONE OF THE PERSONS WHO PAYS THE RENT; AGE IN MID-1981

2. ESTIMATES ARE BASED ON 1980 PRE-TAX INCOMES

SOURCE: STATISTICS CANADA, 1981 CENSUS

TABLE 3.10
DISTRIBUTION OF TENANT HOUSEHOLDS
BY INCOME AND HOUSEHOLD SIZE(1)
ONTARIO, 1981
(PERCENTAGE)

HOUSEHOLD(1) INCOME	HOUSEHOLD SIZE						
	1 PERSON	2 PERSONS	3 PERSONS	4 PERSONS	5 PERSONS	6 OR MORE PERSONS	ALL TENANT HOUSEHOLDS
0-5,000	6.4	2.6	1.3	0.8	0.3	0.2	11.5
5,000-10,000	11.6	4.5	1.9	1.1	0.4	0.2	19.8
10,000-15,000	7.7	5.2	2.1	1.3	0.5	0.3	17.0
15,000-20,000	5.7	4.8	2.2	1.8	0.6	0.3	15.4
20,000-25,000	3.4	4.6	2.2	1.9	0.7	0.3	13.1
25,000 PLUS	3.3	9.6	4.3	3.4	1.5	1.0	23.2
ALL TENANT HOUSEHOLDS	38.1	31.1	14.1	10.2	4.2	2.3	100.0

NOTES: 1. REFERS TO 1980 PRETAX HOUSEHOLD INCOME.
2. COLUMNS MAY NOT TOTAL TO 100% DUE TO ROUNDING.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE 3.11
RENT-TO-INCOME RATIOS
CANADA, ONTARIO AND THE CMA'S, 1981
(PERCENTAGE)

	PERCENTAGE OF HOUSEHOLDS OVER THE RENT-TO-INCOME THRESHOLDS([1])					
	20%	25%	30%	35%	40%	50%
CANADA	53.8	39.8	30.5	24.4	20.1	14.3
ONTARIO	55.1	38.6	28.8	22.7	18.6	13.4
HAMILTON	53.5	38.2	29.1	23.3	19.2	13.4
KITCHENER	53.7	37.4	27.6	21.9	18.1	12.9
LONDON	57.9	41.8	31.5	24.9	20.3	15.0
OSHAWA	53.7	38.5	28.4	22.9	18.9	14.0
OTTAWA	53.9	36.3	26.4	20.7	16.9	12.5
ST. CATHARINES-NIAGARA	56.5	42.3	33.3	27.3	22.9	16.3
SUDBURY	49.5	35.3	27.7	23.1	19.6	14.1
THUNDER BAY	56.2	38.9	29.9	24.0	20.1	14.2
TORONTO	56.8	38.9	28.3	21.8	17.8	12.8
WINDSOR	59.7	44.9	35.1	29.2	24.4	18.1

NOTE: 1. EXCLUDES HOUSEHOLDS WITH NEGATIVE OR NO HOUSEHOLD INCOME. RENT FOR MID-1981; INCOME FOR 1980.

SOURCE: STATISTICS CANADA, 1981 CENSUS, 93-942.

TABLE 3.12
RENT-TO-INCOME RATIOS (1)
BY HOUSEHOLD TYPE
ONTARIO AND THE CMA'S, 1981
(PERCENTAGE)

REGION	ONE FAMILY HOUSEHOLDS		SINGLE PERSON HOUSEHOLDS		OTHER HOUSEHOLDS	
	25% RATIO	30% RATIO	25% RATIO	30% RATIO	25% RATIO	30% RATIO
ONTARIO	34.0	24.8	46.6	35.7	33.1	24.5
HAMILTON	34.1	24.8	44.8	35.9	32.0	23.7
KITCHENER	32.1	22.8	46.9	35.9	32.2	23.6
LONDON	36.1	26.3	48.0	37.1	41.3	31.6
OSHAWA	34.6	24.4	48.3	37.6	33.1	24.6
OTTAWA	31.6	22.0	31.7	25.4	34.1	25.6
ST. CATHARINES(2)	38.7	29.7	48.3	39.0	37.0	28.4
SUDBURY	33.7	25.8	38.7	31.5	31.8	24.8
THUNDER BAY	35.3	25.3	44.9	37.3	31.9	22.8
TORONTO	33.4	23.8	48.1	35.6	32.2	23.3
WINDSOR	42.7	33.0	48.5	38.5	39.6	28.9

NOTES: 1. FOR 1980 PRETAX HOUSEHOLD INCOMES AND MID-1981 AVERAGE GROSS MONTHLY RENTS. EXCLUDES HOUSEHOLDS WITH NO OR NEGATIVE INCOME.
2. INCLUDES NIAGARA.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE 3.13
RENT-TO-INCOME RATIOS
VARIOUS REGIONS, 1972-1981
(PERCENTAGE)

REGION	YEAR	SURVEY	SOURCES AND NOTES	% OF TENANTS PAYING: OVER 25%	OVER 30%
CANADA:	1974	SHU	1	28.0	- -
	1976	HIFE	2	- -	20.2
	1980	HIFE	2	- -	22.2
	1981	CENSUS	3	39.8	30.5
ONTARIO:	1972	HIFE	4	31.3	22.6
	1974	HIFE	4	33.2	25.4
	1976	HIFE	4	33.6	25.4
	1976	HIFE	2	- -	22.4
	1978	HIFE	4	30.2	23.4
	1980	HIFE	2	- -	22.2
	1981	CENSUS	3	38.6	28.8
HAMILTON:	1974	SHU	5	34.5	26.1
	1980	MOMAH	6	28.1	14.3
	1981	CENSUS	3	38.2	29.1
KITCHENER:	1974	SHU	5	29.7	21.3
	1981	CENSUS	3	37.4	27.6
LONDON:	1974	SHU	5	36.6	27.9
	1980	MOMAH	6	34.2	18.6
	1981	CENSUS	3	41.8	31.5
OSHAWA:	1981	CENSUS	3	38.5	28.4
OTTAWA:	1974	SHU (+HULL)	5	32.0	24.2
	1980	MOMAH	6	26.5	13.5
	1981	CENSUS	3	36.3	26.4
ST. CATHARINES NIAGARA:	1974	SHU	5	37.9	31.1
	1981	CENSUS	3	42.3	33.3
SUDBURY:	1974	SHU	5	25.9	20.3
	1980	MOMAH	6	23.9	12.1
	1981	CENSUS	3	35.3	27.7
THUNDER BAY:	1974	SHU	5	38.5	29.5
	1980	MOMAH	6	18.8	14.3
	1981	CENSUS	3	38.9	29.9
TORONTO:	1974	SHU	5	32.8	23.1
	1980	MOMAH	6	30.8	16.[illegible]
	1981	CENSUS	3	38.9	28.[illegible]
WINDSOR:	1974	SHU	5	36.4	27.2
	1980	MOMAH	6	32.7	17.9
	1981	CENSUS	3	44.9	35.1

NOTES AND SOURCES:

1. CMHC, BURKE ET AL. 1981, P. 18. FOR UNSUBSIDIZED METROPOLITAN HOUSEHOLDS.
2. CMHC, 1983, P. 38.
3. STATISTICS CANADA, 1981, CENSUS.
4. MIRON AND CULLINGWORTH 1983, P. 110. EXCLUDES OCCUPANTS OF SOCIALLY-ASSISTED HOUSING. FOR 1978 RECIPIENTS OF HELP FROM RELATIVES ARE ALSO EXCLUDED.
5. CMHC, 1974, SURVEY OF HOUSING UNITS.
6. MMAH, 1982, P. 31. BASED ON SMALL SAMPLE TELEPHONE SURVEY.

TABLE 3.14
ESTIMATES OF CROWDING (1)
TENANT HOUSEHOLDS BY INCOME
ONTARIO AND CMA'S, 1981
(PERCENTAGE)

REGION	TENANT HOUSEHOLD INCOME ($000'S) (2) 0-5	5-10	10-15	15-20	20-25	OVER 25	ALL INCOME GROUPS
ONTARIO	2.70	1.67	2.28	2.45	3.04	2.69	2.43
HAMILTON	1.05	0.82	1.10	1.24	1.36	1.77	1.25
KITCHENER	1.48	1.12	1.29	1.86	1.30	2.06	1.50
LONDON	1.02	0.70	0.66	1.33	0.93	0.60	0.81
OSHAWA	0.87	1.21	0.19	0.56	0.52	1.52	0.91
OTTAWA	2.40	1.22	1.19	1.04	1.01	0.71	1.12
ST. CATHARINES (3)	1.24	0.44	1.12	1.68	0.83	1.19	1.05
SUDBURY	2.11	1.71	0.80	2.18	2.95	1.74	1.93
THUNDER BAY	1.83	1.19	1.15	1.27	2.35	3.01	1.79
TORONTO	4.54	2.69	3.50	3.77	5.07	3.92	3.84
WINDSOR	0.80	0.87	1.32	0.93	1.86	1.23	1.11
UNWEIGHTED AVERAGE	1.73	1.20	1.23	1.59	1.82	1.78	1.53
COEFF.OF VARIATION	0.62	0.50	0.67	0.54	0.71	0.55	0.55

NOTES: 1. OVERCROWDING REFERS TO HOUSEHOLDS WHICH HAD MORE PERSONS THAN MAJOR ROOMS (SEE APPENDIX B FOR DEFINITION). EXCLUDES HOUSEHOLDS WITH 6 OR MORE PERSONS IN 6 OR MORE ROOMS DUE TO DATA AGGREGATION CONSTRAINTS.
2. TENANT PRETAX HOUSEHOLD INCOMES FOR 1980.
3. INCLUDES NIAGARA.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE 3.15
TENANT OCCUPIED UNITS IN NEED OF REPAIR
BY OCCUPANTS' MONTHLY RENT
ONTARIO, 1981
(PERCENTAGE)

MONTHLY RENT (1)	MINOR REPAIRS (2)	MAJOR REPAIRS (2)	ALL REPAIRS
0	15.0	5.8	20.8
1-100	8.9	3.7	12.6
100-200	17.4	8.2	25.6
200-300	18.3	7.9	26.2
300-400	16.3	6.9	23.2
400-500	15.3	5.8	21.1
500-600	16.0	6.6	22.6
600-750	15.1	6.9	22.0
750+	18.5	7.4	25.9
ALL HOUSEHOLDS	16.7	7.1	23.8
COEFFICIENT OF VARIATION	0.17	0.19	0.18

NOTES: 1. MID-1981 RENTS INCLUDING HEATING AND UTILITIES.
2. SEE APPENDIX B FOR EXPLANATION OF MINOR AND MAJOR REPAIRS.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS. SEE APPENDIX C.

TABLE 3.16
TENANT OCCUPIED UNITS IN NEED OF REPAIRS(1)
ONTARIO'S CMA'S, 1981
(PERCENTAGE)

AREA	MINOR REPAIRS(1)	MAJOR REPAIRS(1)	ALL REPAIRS
ONTARIO	16.6	7.1	23.8
HAMILTON	16.6	7.1	23.7
KITCHENER	16.3	6.8	23.1
LONDON	15.5	5.6	21.1
OSHAWA	15.1	6.5	21.6
OTTAWA	15.9	5.5	21.4
ST. CATHARINES-NIAGARA	17.1	6.8	23.9
SUDBURY	17.1	8.8	25.9
THUNDER BAY	15.5	7.4	22.9
TORONTO	15.8	7.0	22.8
WINDSOR	14.3	6.5	20.8

NOTES: 1. SEE APPENDIX B FOR EXPLANATION OF MINOR AND MAJOR REPAIRS.

SOURCE: STATISTICS CANADA, 1981 CENSUS, SEE APPENDIX C FOR FURTHER BREAKDOWNS.

SECTION 4: RENT REGULATION

Most Canadian and Ontario housing surveys do not address the issue of rent regulation. The Residential Tenancy Commission (RTC) publishes provincial statistics such as the number of applications for review and the average rent increases granted above the 6 per cent statutory limit.[1] However, general statistics are not available in terms of the regulated and unregulated rental sectors. Even the number of units subject to regulation is not known accurately.

As discussed in Appendix A, two surveys, the census and HIFE, offer indirect means of comparing these sectors. The advantages and limitations of each survey are outlined in the appendix. While several studies rely on the HIFE data, this report chooses the census alternative in order to examine some of the effects of rent regulation in the province. In addition, Environics, RTC and CMHC statistics are cited.

4.1 Exemptions and The Extent of Rent Regulation

This subsection estimates the number of regulated units in mid-1981 by first approximating the number of exemptions. These estimates are then subtracted from the total number of rental units to arrive at an estimate of the number of units subject to regulation. Figure 4.1 sets out the exemption estimates. In brief, exemptions in effect at the time were:

- Buildings in which no units had been rented before January 1, 1976;
- Any housing in socially-assisted, non-profit or co-operative housing projects;

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1. See The Residential Tenancy Commission, Annual Reports.

FIGURE 4.1
ESTIMATED RENT REGULATION EXEMPTIONS
ONTARIO, 1981

Units Built Between 1976-1980 (1)	UNITS
1. Census total occupied units	387,000
2. CMHC total housing completions	372,000
3. Difference (1-2)	15,000
4. Census occupied rental units	143,000
5. Revised census estimate (4-3)	128,000
6. MOMAH(1983) rental completions	81,000
7. Difference (5-6)	47,000
8. Estimated condominium rentals	34,000
9. Estimated single detached rentals	8,000
10. Revised census-MOMAH difference (7-8-9)	5,000
Units Built Between 1976-1981	
11. Census occupied rental units	146,000
12. Revised census estimate (11-3, updated to '81)	131,000
13. Estimated socially-assisted units	35,000
14. Privately initiated rental units (12-13)	96,000(2)

Estimated Mid-1981 Exemptions	UNITS	% OF 1981 RENTAL STOCK
Total rental stock	1,091,000	100.0
Socially-assisted units	144,000	13.2
New construction (privately initiated)	96,000	8.8
Pre-1976 units with 750 plus rents	14,000	1.3
Total exemptions	254,000	23.3
Units Subject To Review	837,000	76.7

NOTE: 1. FIGURES 1 THROUGH 10 ARE FOR 1976-1980 INCLUSIVE AND ARE USED TO CHECK THE RELIABILITY OF THE CENSUS ESTIMATES OF RENTAL UNITS BY PERIOD OF CONSTRUCTION. SEE TEXT FOR FURTHER DETAILS.

2. INCLUDING RENTED CONDOMINIUMS AND RENTAL UNITS IN OWNERSHIP HOUSES BUILT AFTER 1975.

- Units with monthly rents of $750 or more;
- Student and staff residences provided by educational institutions;
- Units operated for charitable purposes by religious institutions on a non-profit basis;
- Mobile homes or mobile home sites that were not occupied as rental units before 1976.

(Residential Tenancies Act Sec. 134)

4.1.1 New Construction Exemption

The census long-form questionnaire asked all respondents to report the period in which their dwellings were built.[2] By chance, the census construction classifications can be aggregated to conform to the rent regulation new construction exemption. Units that were built before 1976 equal the sum of several census construction periods dating back from the end of 1975. Units built between 1976 and 1981 refer to two census construction periods -- units built between 1976 and 1980 inclusive and units which were completed and occupied in early 1981. In this paper, the two construction categories are sometimes referred to as pre-1976 and post-1975.

Because some households may have been uncertain about their dwellings' construction dates, a degree of error can be expected. One way to test the reliability of the census figures is to compare them to CMHC housing completion statistics as well as MMAH estimates for the tenure split.[3] The

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2. The long-form questionnaire was distributed to 1 in 5 households.

3. Found in MMAH (1983). Smith and Tomlinson (1981) also estimate the tenure split for housing starts. These estimates suggest a somewhat lower number of rental completions over the 1970 to 1980 period.

following calculations exclude census estimates for 1981 as these pertain to the first 5 months of that year, whereas the other studies present annual figures. The census estimates for 1981 are, however, included in the final approximations and all other discussions.

According to CMHC, provincially, there were just over 372,000 housing completions between 1976 and 1980 -- for the census, 387,000 households reported that they occupied units that were built during the same period. The 4 per cent discrepancy seems reasonable but does not account for all of the census response errors which may have tended to be offsetting. A vacancy rate factor would increase the discrepancy especially since newer buildings tend to have relatively high shares of unrented units.

The number of tenant households who occupied units that were exempt from rent regulation due to the period of construction is of more direct concern for this study. MMAH (1983b) estimated that 81,000 rental units were completed between 1976 and 1980. The census reports, however, that 143,000 households rented dwellings that were built during the period -- a difference of 62,000 units. This figure is too large to be explained by response errors since the total housing completions and the number of households occupying such units display a much smaller discrepancy.

It may be reasonable to assume that homeowners had a clearer idea of exactly when their homes were built since many tenants would place little interest in such statistics. Moreover, tenants tended to have shorter tenure lengths. Over 60 per cent of homeowners had not moved between 1976-1981 -- for

tenants, 20 per cent.[4] Thus, in formulating the new construction exemption estimate, the number of post-1975 rental units was revised downward by 15,000 units to 128,000 units to take into account the 4 per cent discrepancy between the overall housing completions estimate and the census estimate for occupied dwellings. However, even when the 4 per cent discrepancy is wholly attributed to the rental sector, the census estimate is still 47,000 units higher -- a figure which represents 37 per cent of the adjusted 1976-1980 census rented dwellings.

An important reason for this difference is that some ownership completions were subsequently rented and, thus, appear as tenant-occupied units in the census estimates. The rental of detached houses and condominiums may have caused much of the difference. About 8,000 tenant households occupied single detached post-1975 dwellings, many of which may have been classified as ownership completions.

In Subsection 2.5.1 it was estimated that about 63,000 condominiums or 39 per cent of all condominiums were rented in 1981. Using the somewhat arbitrary assumption that the percentage of condominiums which were rented was evenly distributed by period of construction, a figure of 34,000 rented units is arrived at for the 1976-1980 construction period. Adding this estimate to the 8,000 rented single detached houses results in an estimate of 42,000 units, making up all but 5,000 of the 47,000 unit discrepancy.

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4. Also, most homeowners who purchased new homes in the 1976-1981 period were likely to still live in the same homes in 1981. Tenants incur less moving costs (i.e., no real estate fees etc.) and may therefore tend to move more frequently.

Two si[illegible] considered. First, the re[illegible]s, duplexes and row hou[illegible]tions substantially. Ho[illegible] these were originally de[illegible]

Also fa[illegible]n were ownership units which were bu[illegible]ted to rental after the introductio[illegible]e HOAS data outlined in Subsection 2.[illegible]s for Metropolitan Toronto but the p[illegible] not adjusted because it is unlikely [illegible]ative of the province.

Because [illegible] taken into account, it is thought th[illegible]r the 1976-1981 period adjusted dow[illegible]e 4 per cent 1976-1980 overall dis[illegible]easonable and perhaps conservative [illegible] exemption estimate of 131,000 units [illegible]l occupied rental stock includes pos[illegible] units. The following subsection at[illegible]wo exemptions.

4.1.2 So[illegible]using Exemption

All lev[illegible]jor role in the supply of rental h[illegible] Section 2, socially-assisted ho[illegible]ely 14 per cent of the province's t[illegible]. However, the census gathered no [illegible]ernment's activities in the housing [illegible] regulated and the unregulated [illegible]e directly compared.

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5. Rent up [illegible] may have some effect.

Rather later discussions pertain to all dwellings built either before 1976 or between 1976 and mid-1981. (See Subsection 4.2).

MMAH estimates, presented in Section 2, indicate that there were 147,000 socially-assisted units at the end of 1981. Adjusting this figure provides an estimate for mid-1981 of 144,000 units.

In order to avoid double counting and to estimate new construction exemptions for privately initiated units, an estimate of the number of socially-assisted units built between 1976 and 1981 is needed. Derived from the MMAH statistics found in Table 2.12, an estimated 35,000 socially-assisted units were built between 1976 and mid-1981.[6] That leaves an estimated 96,000 privately initiated units or 8.8 per cent of the overall occupied rental stock which was exempt in mid-1981 due to the new construction exemption. It should be stressed that this is somewhat of a catch-all variable as it includes rented post-1975 owner designed completions.

4.1.3 The $750 Exemption

The census reports that 15,000 or 1.5 per cent of the province's tenant households paid $750 or more in monthly rents in mid-1981. Because the $750 exemption was introduced subsequent to the new construction exemption and in order to avoid double counting, $750 exemption estimates are presented for units built before 1976 only. Occupied pre-1976 units with mid-1981 rents of $750 or more made up 1.3 per cent of

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6. Smith and Tomlinson (1981) estimate assisted rental starts. If these are lagged by 1.5 years an estimate of some 44,000 assisted completions is obtained.

all 1981 rental dwellings or 1.4 per cent of the pre-1976 rental units. Here, socially-assisted dwellings were not considered as it is thought that most of these units rented for less than $750. For geared-to-income housing, a household income of $36,000 would be required to command a monthly rent of $750.

Assuming annual rent increases of 6 per cent (the statutory limit for unreviewed increases in the regulated sector), just under 3 per cent of the pre-1976 units would have been exempt in mid-1984 -- 4 per cent, if a 10 per cent average annual increase is used.[7]

While the number of $750 exemptions at 13,600 units was not large in 1981, there was a considerable variation among the CMAs. In Windsor 0.6 per cent were excluded. For Toronto, the figure was almost 3 times that amount at 1.7 per cent. The variation corresponds to the overall pattern of average rents and incomes as Toronto and Ottawa, for example, had the largest shares of units which came under this exemption. (See Table 4.1)

4.1.4 Other Exemptions

Student Housing Exemption: According to the census, 4 per cent of the tenant households that occupied units built before 1976 were headed by full-time students. However, while the figure is significant, it does not in any way reflect the number of

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7. If renovations required the removal of tenants, landlords were allowed to set post-renovation rents at market levels. If those rents were above the $750 limit the units were deregulated. Unpublished data for the City of Toronto suggests this was becoming more frequent. Tenant complaints regarding evictions due to luxury renovations rose from 325 in 1982 to 3,024 by 1984.

units which came under this exemption. Because of common living and dining areas, dormitories and similar residences were not classified as private dwellings in the census. Consequently, such units were not considered as part of rental supply and the students occupying these units were not counted as private households. Thus, a large share of the census units occupied by student households may have been market units and would not have come under this exemption. Therefore, in estimating the number of households that occupied regulated dwellings, no adjustment was made for the student housing exemption.

Rental Housing Run By Religious Institutions: No information was obtained concerning this category. However, many of these units were non-profit and co-operative units and have, consequently, been incorporated into the socially-assisted exemption estimates.

Mobile Home Exemption: An estimated 0.3 per cent of Ontario's tenant households rented mobile homes (or sites) in 1981. Figures were not adjusted to account for this group because period of construction estimates were not obtained. Also, some of the mobile homes are likely to be included in the new construction estimate.

4.1.5 The Extent of the Regulated Sector

In total, an estimated 254,000 units or 23.3 per cent of the 1981 rental stock was exempt from rent regulation. The remaining 837,000 units or 76.7 per cent may form an upper bound on the percentage of tenant households living in regulated units in 1981. The actual percentage is likely to be lower because of the exemptions which have not been subtracted

from the total. Assuming an annual rent increase of 6 per cent for units approaching the $750 limit and taking into account 1981-1984 MMAH rental completion estimates, an estimated 72.6 per cent of the rental stock was subject to rent regulation in mid-1984.

In early 1984, Environics, in surveying tenants in the province's 10 CMAs, asked if their dwellings were subject to regulation: 52 per cent said yes, 41 per cent replied no and another 7 per cent did not know. The distribution of responses suggests a significant number of tenants who occupied regulated units mistakenly believed that their dwellings were not subject to regulation or did not know -- between 19 and 29 per cent, using the exemption estimate established above.

Because tenants are informed of pending rent review proceedings, the high percentage of tenants who believed that their units were not subject to regulation suggests that a significant share of regulated units did not go to review each year.

Here, extensive statistics are available. The greatest number of units that had rents determined by review was 131,000 in the initial year, 1976. In 1981-1982 almost 83,000 units were dealt with, representing 10 per cent of the estimated 1981 regulated stock. In the following year, the figure rose to 15 per cent, representing the highest share since 1976. The percentage of units that had rents set by review at least once over the 1976-84 period was not determined because

many of the units would have had rents determined by review more than once.[8] (See Table 4.2)

Looking at the RTC data more closely, in 1983-84 2,700 hearings resulted in some 106,000 units' rents being set by regulation. These figures do not include withdrawn applications or hearings where requested rent increases were dismissed. Taking into account applications carried over from the preceding year and those not dealt with by year's end, an estimated 79 per cent of the applications resulted in rents set by review. The other 21 per cent were either withdrawn or dismissed. The variation in the number of applications received over the years as well as building characteristics and rent increases are discussed subsequently.

4.2 Rental Housing Built Before and After The Introduction of Rent Review

In comparing units built before 1976 with those built between 1976 and 1981, this subsection relies primarily on various mid-1981 average rents.[9] As in Section 3, these averages exclude tenant households that paid no rent and those that paid $750 or more monthly. Averages are used to look at changes in the supply of rental housing and how these changes may have affected various categories of tenants, both provincially and regionally. It is stressed that a low average rent

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8. The RTC recently began classifying reviews as first or subsequent.

9. As discussed in Appendix C, average rents were approximated using mid-points of rent groupings. Because the rent classifications increased in $25 increments for the $150 to $600 rent range and by $50 for the rest, these estimates should be reasonably accurate.

for a specific group or region does not imply that affordability problems were non-existent within that group or region. Likewise, a high rent estimate does not suggest that all households or even a majority had affordability problems. Rather, it is hoped that these estimates draw attention to groups or areas which may have incurred the greatest overall affordability problems as well as to those who appear to have had few affordability problems in the combined socially and privately supplied housing market. Some of the characteristics of the two construction categories have been touched upon previously and are summed up here:

- Pre-1976 units represented a majority of the rented housing -- roughly 87 per cent.
- About 11 per cent of the pre-1976 units were socially-assisted. For the post-1975 units the figure was estimated to be more than twice as large at 27 per cent.
- The average monthly rent for a pre-1976 unit was $277; for a post-1975 unit $326. Thus, rents were 18 per cent higher in the newer units, even though they contained a greater concentration of subsidized housing. However, the percentages of units renting for $750 or more were not significantly different -- 1.6 per cent of the post-1975 units compared to 1.4 per cent of the pre-1976 units. (see Table 4.3 and Figure 4.2)
- The average number of major rooms (counting units with 8 or more rooms as having 8 rooms) was slightly smaller for the newer units as these units had 4.34 major rooms per unit while the pre-1976 units had 4.35 major rooms. However, average room size may have varied significantly.

4.2.1 Rents and Incomes

Provincially, tenant households earning less than $10,000 formed the only income group that paid lower rents in 1981 for the newer units -- $213 a month for units built between 1976 and 1981 compared to $216 for units built before 1976. This exception was probably due to the high concentration of socially-assisted housing among the low-income households. However, significant regional differences occurred. Kitchener, London, Ottawa, Sudbury and Windsor all had higher average rents in the post-1975 units occupied by those earning under $10,000. MMAH estimates presented in Section 2 bear out the close relationship between post-1975 average rents for the under $10,000 income group and the rate of increase in socially-assisted housing. The 5 CMAs listed above were also the cities which experienced below average annual growth in socially-assisted units between the end of 1976 and 1981. Windsor, with the greatest number of affordability problems and the highest vacancy rate in 1981, also reported the largest increase in rents for newer units, at just under 30 per cent. Windsor also reported the lowest average annual increase in socially-assisted units at 2 per cent over the period compared to 5 per cent for all of the CMAs.[10] In Hamilton, on the other hand, the newer units rented for 14 per cent less than the older units. This city was also reported to have an annual average increase in socially-assisted units

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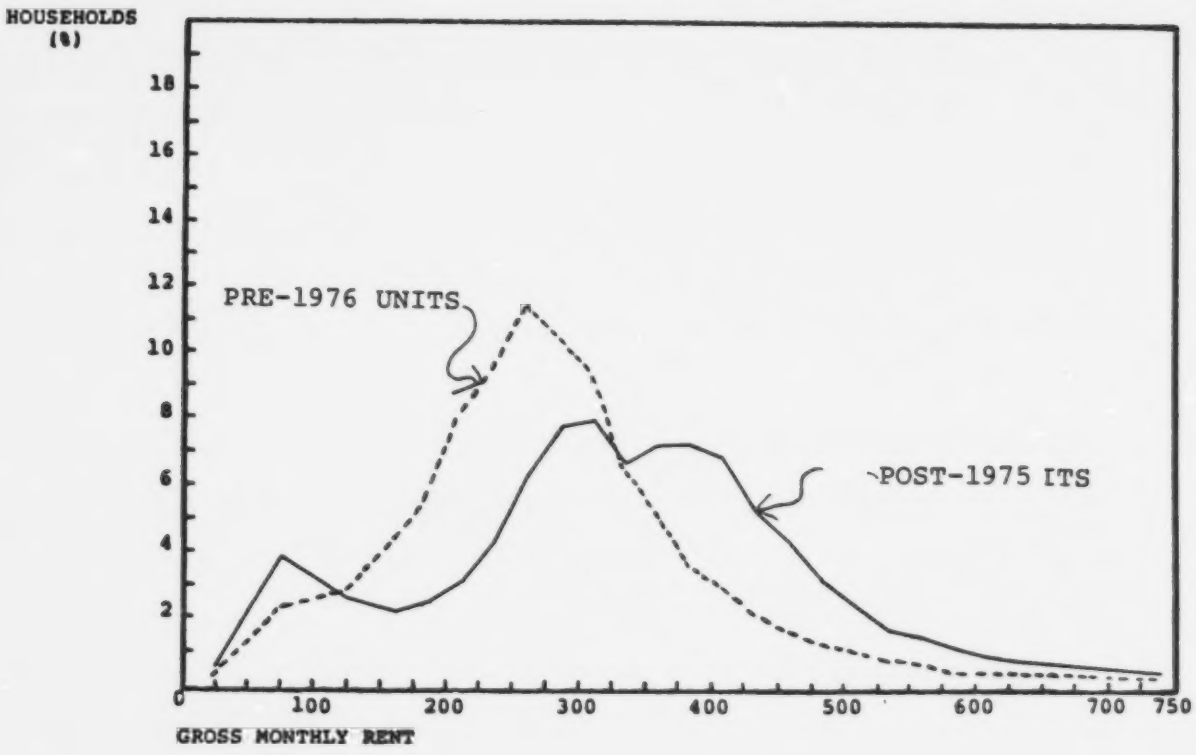
10. Given the high vacancy rate in Windsor, the construction of socially-assisted units may not have been suitable. Rather, because of the higher, perhaps temporary unemployment in the city, job creation programs were perhaps more appropriate.

FIGURE 4.2
RENT DISTRIBUTIONS
BY PERIOD OF CONSTRUCTION
ONTARIO, 1981



NOTES 1 Based on May-June 1981 rents and pre-tax 1980 earnings.

INTERPRETATION: Each point on the graph represents the percentage of households who paid a certain monthly rent plus or minus $12.50. For example, if the $237.50 rent level corresponded to 10 per cent of the households, this would imply that 1 in 10 households spent between $225 and $250 in monthly rents.

SOURCE: Statistics Canada, 1981 Census, See Appendix C

of 7 per cent. (See Table 4.4 for estimates by $5,000 intervals)

For the $10,000 to $20,000 and the over $20,000 income groups, rents were noticeably higher in the units built after 1976, both for the province and all 10 CMAs. Oshawa, which had the greatest annual growth in socially-assisted housing between 1976 and 1981, also reported the smallest rent difference for both income groups -- a difference of 15 per cent and 16 per cent, respectively. Windsor tenants who earned between $10,000 and $20,000 reported the greatest difference as rents were 31 per cent higher in the newer units. Hamilton which, as mentioned, reported that low-income households paid the least for newer units relative to the pre-1976 units, displayed the greatest increase in rents in the newer units occupied by households earning over $20,000 -- a difference of 33 per cent. Sudbury had an equally large increase.

4.2.2 Average Rents by Age of Household Head

Provincially, average rent estimates show that all age groups except those over 65 paid higher rents for units built between 1976 and 1981 than for units built before 1976. The rent differentials ranged from 21 per cent more for households headed by those between 45 and 64 years old to 27 per cent for those between 25 and 44 -- for senior households, post-1976 units were 10 per cent lower. (See Table 4.5)

While the post-1975 rent estimates were greater for those between 15 and 64 years old across the CMAs, only half of the CMAs reported lower rents in post-1975 units for the 65 plus age group -- Hamilton, Oshawa, Thunder Bay, Toronto and St. Catharines-Niagara. The lower rents for senior households in

post-1975 units may indicate the effect of recent socially-assisted housing targeted to this group. From data found in MMAH (1983b), it is estimated that 20,000 new geared-to-income units were provided between 1976 and 1981 for households 60 years and older. This represented just over 50 per cent of the 1976-1981 units occupied by this group in 1981. Consequently, a greater percentage of senior households occupied post-1975 units than any other age group. The figure would be higher if non-profit and co-operative non geared-to-income units were included. (See Table 4.6)

In considering both the income and age classifications, provincially, rents for the pre-1976 units increased with income across all age groups. The pattern was similar for units built between 1976 and 1981, except for those between 25 and 44 years old in the under $5,000 income group who paid slightly more than those earning between $5,000 and $10,000, suggesting a high percentage of recently unemployed in the under $5,000 category.

For all age groups 25 years and older, average rents displayed a sharper increase with incomes for the units built between 1976 and 1981. The rents for those under 25 years old had similar increases for both construction categories.

4.3 Rent Increases In the Regulated Sector

Because COIRT (1985a) review the literature which addresses this subject, this paper only briefly discusses a few of the relevant estimates.

One is a comparison of changes in the CPI and the statutory rent increase (the allowed increase without going to review). The initial statutory increase was 8 per cent

(effective as of August 1975) but was lowered to 6 per cent in October 1977. Between mid-1975 and the end of 1984 the CPI increased 108 per cent while the statutory rent increase yielded an annually compounded increase of 79 per cent. Thus, the statutory increase yielded a real decline of 14 per cent over the 9 and one-half years. It should be stressed that this comparison does not necessarily reflect actual rent increases or the rent increases required to provide landlords with fair returns on their investments. Several papers such as MMAH (1983a) and Miron and Cullingworth (1983) discuss other factors including:

- whether mid-1975 rent levels provided a fair return on investment;
- the extent that some rent increases were below the statutory limit;
- the effect of review granted increases that were higher than the statutory limit;
- the degree of compliance to the statutory increase;
- whether the CPI accurately reflected increases in landlords' costs;
- the effects of the aging of the regulated stock. Other things being equal, filtering would reduce the real value of housing services provided by the regulated sector.

In 1981, CHMC's vacancy rate surveys of buildings with 6 or more units began collecting data on rent levels and increases by regulatory status. In October 1983 regulated rents for two bedroom units ranged from $308 per month in Sudbury to $428 in Ottawa. Rents for unregulated two-bedroom units (excluding socially-assisted housing) ranged from $405

in Kitchener to $581 in Toronto. For that latter a household income of more than $23,000 would have been required to have been below the 30 per cent rent-to-income ratio.11

For the October 1981 to 1982 period, average rents for regulated units increased at a slower pace than the CPI. The unweighted average increase for the CMA's was 8.8 per cent; for the CPI, 12.6 per cent. However, between October 1982 and October 1984 regulated rents rose at a greater rate than the CPI which had fallen to 3.4 per cent for the 1983-84 period. In all 3 years the unweighted average increases were above the statutory limit. (See Tables 4.7 and 4.8)

4.4 The Availability of Regulated Dwellings

Unlike housing operated by the governments and other institutions, units subject to rent regulation are allocated through the open market. Because both regulated and unregulated dwellings comprise privately supplied rental housing -- commonly referred to as a dual market -- the literature on rent regulation puts forth several conceptual arguments concerning the distribution of regulated units. These arguments include:

- Landlords may ration regulated dwellings on the basis of tenants' incomes;
- Tenants in regulated dwellings may be reluctant to move if they believe that they may not find alternative accommodation in the regulated sector;

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11. Because rents for post-1975 units may reflect a large number of luxury units, a range of rents for these units would better indicate the ability of the private sector to provide housing for low-income households.

- If regulated units are cheaper than they would have been in the absence of regulations, tenants may consume more housing than otherwise.

These possibilities are discussed below, using the census data to determine if any effects are evident.

4.4.1 Rationing

Both Arnott (1981) and Loikkanen (1983) say that, given certain conditions, it is possible that landlords of regulated buildings will choose tenants on the basis of their incomes. These conditions include:

- An excess demand for regulated units caused by a lack of new construction or lower than market rents or both.
- Landlords perceiving that higher income tenants are more likely to stay a long time, take better care of their apartments and not be a nuisance to their neighbours.
- Landlords being able to determine tenant incomes.

In considering the first point, vacancy rates were low in 1981 for most of the province's major urban centres as outlined in Section 2. While the continued low vacancy rates suggest rental housing shortages, the decline in the number of unoccupied units does not, by itself, confirm a growing shortage of rental housing caused by rent regulation since other changes in market conditions play an important role in determining the number of unrented units.[12] CMHC vacancy rate

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12. If new construction is constrained while demand increases the vacancy rates fall. Reasons for lower rental starts are discussed in Section 2.

estimates for the Toronto CMA show that there were one-tenth as many vacant regulated units as unregulated units -- 0.4 per cent compared to 4 per cent, over the October 1982 to October 1984 period. While the unregulated sector estimate excludes units on the market for less than 6 months, some of the difference can be attributed to rent-up difficulties. Still, the regulated sector had almost no unoccupied units, suggesting excess demand and rationing were possible.

It is not easily ascertained whether landlords associated high-income tenants with a reduction in expenses through better upkeep etc. Yet, it is not uncommon for landlords to ask prospective tenants about their incomes, and place and length of employment. However, whether this practice has increased because of rent regulation is not known.

The census length of tenure estimates are classified by period of construction of the occupied units. These estimates indicate that rationing, if existent, did not noticeably affect the allocation of regulated units. It appears that low-income tenants found pre-1976 units more accessible in 1980-1981 than in previous years as 87 per cent of 1980-1981 movers earning less than $5,000 moved into pre-1976 units. However, these estimates include pre-1976 socially-assisted housing which would have a high concentration of low-income households. Turnover rates for the latter were not found but would help to separate the two effects. (See Table 4.10)

High-income households, on the other hand, were more likely than low-income households to occupy units subject to the new construction exemption. It is estimated that among those who earned over $25,000 and who occupied units for less than one year 68 per cent occupied units built before 1976.

Moreover, 4 per cent of the latter group had rents of $750 or more. However, in comparing the two groups, more low-income households who moved into pre-1976 units may have occupied vacated socially-assisted housing.

The tendency for low-income households to occupy older units is a commonly observed pattern. Sometimes called filtering, the aging of residential buildings (possibly entire neighbourhoods) results in some amount of physical deterioration. Consequently, these units may become less desirable to those who can afford newer units. Thus, rents in older buildings often decline relative to the newer units.[13] This process is associated with housing in general, whether regulated or not and may have more than offset any income rationing. Thus, the census data must be considered inconclusive in indicating the possibility of rationing. Further research might look at such factors as increases in demand for key money.

Another way to look at the availability question is to determine whether new households were able to obtain regulated units. Here, the length of tenure data by itself is of no help since those figures include households moving from rental units to rental units. However, the statistics on households that were headed by those between 15 and 24 years old, offer some relevant information. Based on demographics and headship rates presented in Section 1, it is believed that a major

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13. There may be a considerable number of exceptions concerning filtering -- older units which are in high demand and thus, command greater rents than their newer counterparts. See Hulchanski (1984, p. 39) for a further discussion.

share of this group entered the rental market after the introduction of rent regulation.

Tenant households headed by those between 15 and 24 years old made up about 16 per cent of all tenant households in both 1971 and 1981. Yet, the percentage of the overall population that were in this group increased over the decade. Moreover, a higher percentage of this age group chose home ownership -- 16 per cent in 1981 compared to 14 per cent in 1971.

In considering tenant households in this age group, 94 per cent of those earning less than $10,000 rented pre-1976 units; the figures are 87 per cent for those earning between $10,000 and $20,000 and 80 per cent for those earning over $20,000. Thus, a majority of this group were able to find regulated or socially-assisted units.

It appears that availability was not a problem but the data are not conclusive for several reasons. First, one might expect a high concentration of young households that earned under $10,000 to be found in the pre-1976 units because few were eligible for socially-assisted housing which made up a greater percentage of the post-1975 units than pre-1976 units.[14] Therefore, the high percentage of low-income households in the pre-1976 units might have been even greater if regulated units had been more available. However, it should not be inferred that all of the post-1975 units occupied by this group were privately supplied housing because some of the family households in these age and income groups would have received assistance. It is possible that close to 100 per

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14. Because socially-assisted housing was targeted to senior households and families, a small portion of young households qualified although a large share had low incomes.

cent of this group rented either regulated or socially-assisted housing.

That possibility places a greater emphasis on whether or not an availability problem deterred people in this age and income group from entering the market as it would suggest that for this group the decision to enter the rental market was highly sensitive to the availability of inexpensive units. If this were the case, the most important data is that which deal with headship rates for this age and income group. Headship rates listed in Tables 1.17 and 1.18 may be useful. Between 1971 and 1981 the percentage of this age group which were tenant household heads rose 16 per cent from 9.4 per cent in 1971 to 10.9 per cent in 1981. This increase was double the 8 per cent rise reported for all of those 15 and older.

However, as noted in Section 1, this increase was due to the growth in female headed households. Male headship rates for the 15 to 24 age group declined 3 per cent between 1971 and 1976 and 12 per cent between 1976 and 1981. The growth in female headed households also slowed considerably from 82 per cent for the 1971 to 1976 period to 34 per cent for the 1976 to 1981 period.

Still, headship rates are also affected by changes in marital and other social patterns as well as economic conditions such as unemployment which was rising over this period.

4.4.2 Mobility and Rent Regulation

Mobility implies the ability to change residences if the need or desire arises. However, housing researchers commonly use the number of households that have moved to approximate

mobility because it is difficult to isolate the effects of other factors such as changing regional or provincial employment opportunities, affordability, aging, and patterns in household formation and growth. This paper makes no attempt to provide refined mobility estimates.

According to the census length of tenure data, in 1981 just under 80 per cent of Ontario's tenant households had lived in their present dwellings for less than 5 years. The 1971 estimate is slightly lower at 79 per cent. The 20 per cent estimate for those who had occupied the same units for 5 years or longer in 1981 includes "sitting tenants" -- those who occupied the same regulated units when rent regulation came into effect in 1976. Other things being equal, if a substantial share of the tenants occupying regulated units since 1976 perceived that alternative regulated units were unavailable and that there were significant rent savings associated with regulated units, then the 1981 estimate would be higher, not lower. However, other things are seldom equal. An increase in the need or desire to move resulting from changes in either affordability or job opportunities could offset the effect of reduced availability.

Evidence of reduced mobility is found in the estimate of tenant households that occupied units for less than one year -- 32 per cent in 1981 compared to 35 per cent in 1971. Stanbury and Vertinsky (1985), in citing MMAH's annual rental surveys, note that the number of tenants that move in any given year appears to be quite high. However, they also found evidence that mobility rates had declined since the introduction of rent regulation. The greatest declines were reported in London and Metro Toronto. For the latter, the mobility

rate declined from 41 per cent in 1976-77 to 29 in 1980-81. Further research might look at age/sex specific mobility rates and inter-city or regional mobility in order to isolate some of the economic and demographic effects.[15] (See Tables 4.9 and 4.10)

4.4.3 Housing Consumption and Rent Regulation

Another potential difficulty raised in the literature on rent regulation is that because any rent savings resulting from regulation represents in-kind payments, tenants of regulated units may tend to consume more regulated housing.[16] Like the mobility issue, numerous factors affect tenant households' decisions concerning how much housing they consume both in terms of quality and quantity. Estimates of overcrowding and undercrowding may be of help.

In 1971, 7.5 per cent of tenant households had more than one person per major room -- in 1981 3.1 per cent (for units of 5 or less major rooms). A more appropriate comparison is between the regulated and unregulated sectors. For all unit sizes considered (units with 1 to 5 major rooms) tenants reported a lower incidence of crowding in the post-1975 units. Moreover, this relationship held for all income groups for nearly every unit size. This suggests that tenants, in general, were not renting larger regulated units than they needed either because of reduced rents or because mobility was

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15. Stanbury and Vertinsky (1986, Chapter 6) discuss the concepts and review empirical evidence of changes in mobility in relation to rent regulation in Ontario and other jurisdictions.

16. See Arnott (1981).

restricted. The data for the lower income groups conforms to the concept that the higher proportion of socially-assisted housing in the post-1975 units led to a reduction in the overcrowding estimates. (See Tables 4.11 and 4.12)

Another way to approach this question is to look at the number of households which had less persons than major rooms by at least two. This is not a commonly used indicator of undercrowding (overhousing) but offers some insight into the comparative spatial distributions of the rented stock by period of construction.[17] Due to the definition of this variable one and two room units were not considered. As with the overcrowding estimates, these estimates suggest that tenants in post-1975 units tended to have more rooms per person. (See Table 4.13)

For the combined construction periods a majority of households occupying 3 room plus units had "extra" rooms -- ranging from 70 per cent for 3 room units to 91 per cent for 7 room units. One perhaps surprising statistic comes from this data. There is a marked tendency for the percentage of households with "extra" rooms to decline as income increases. This pattern is especially prevalent in the 3 room units as 77 per cent of those earning less than $5,000 per year had additional rooms while 40 per cent of those earning over $25,000 were in the same category. This statistic may reflect that, among other things, a majority of high-income tenants did not view their tenure as permanent but rather as a means of saving towards home ownership as suggested by Clayton.[18] This

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17. See Miron and Cullingworth (1983).

18. Clayton (1984, p. 4).

tendency is not significantly more pronounced in the pre-1976 units.

4.5 The Distribution of Tenant Benefits

Closely linked to some of the issues addressed in Section 4.4 is the issue of vertical equity in the distribution of possible rent savings among tenants. Are the rent savings distributed so that any benefits represent an equal or higher percentage of a household's income, the lower that income is? Both Blatt (1982) and Miron (1981) used the 1978 HIDE data to analyze this question. They conclude that rent regulation is vertically equitable but only to a small degree.

While comparative estimates for 1981 are not made in this paper, the census estimates discussed in the preceding subsection suggest that the 1978 figures may be out of date. If the pattern of allocation of vacated regulated dwellings has continued, then both Miron's and Blatt's estimates understate the present vertical equity. In other words, if more high-income tenants leave the regulated sector -- the trend suggested by the census data -- the more vertically equitable the distribution of possible rent savings.

The $750 exemption is of concern when considering the equitable distribution of possible benefits. The census data suggests a tendency for the share of households occupying $750 plus units to increase with both income and family size. A notable exception is the group earning less than $5,000 as a higher percentage was estimated for this group than for those earning between $5,000 to $15,000. Because the number of tenant households in these income groups paying $750 plus was relatively small, the above exception may have been caused by

households incurring recent loss of work and by those who had entered the work force in early 1981, including recent immigrants from other countries as 1980 income earned while living abroad was not taken into account by the census. (See Table 4.12)

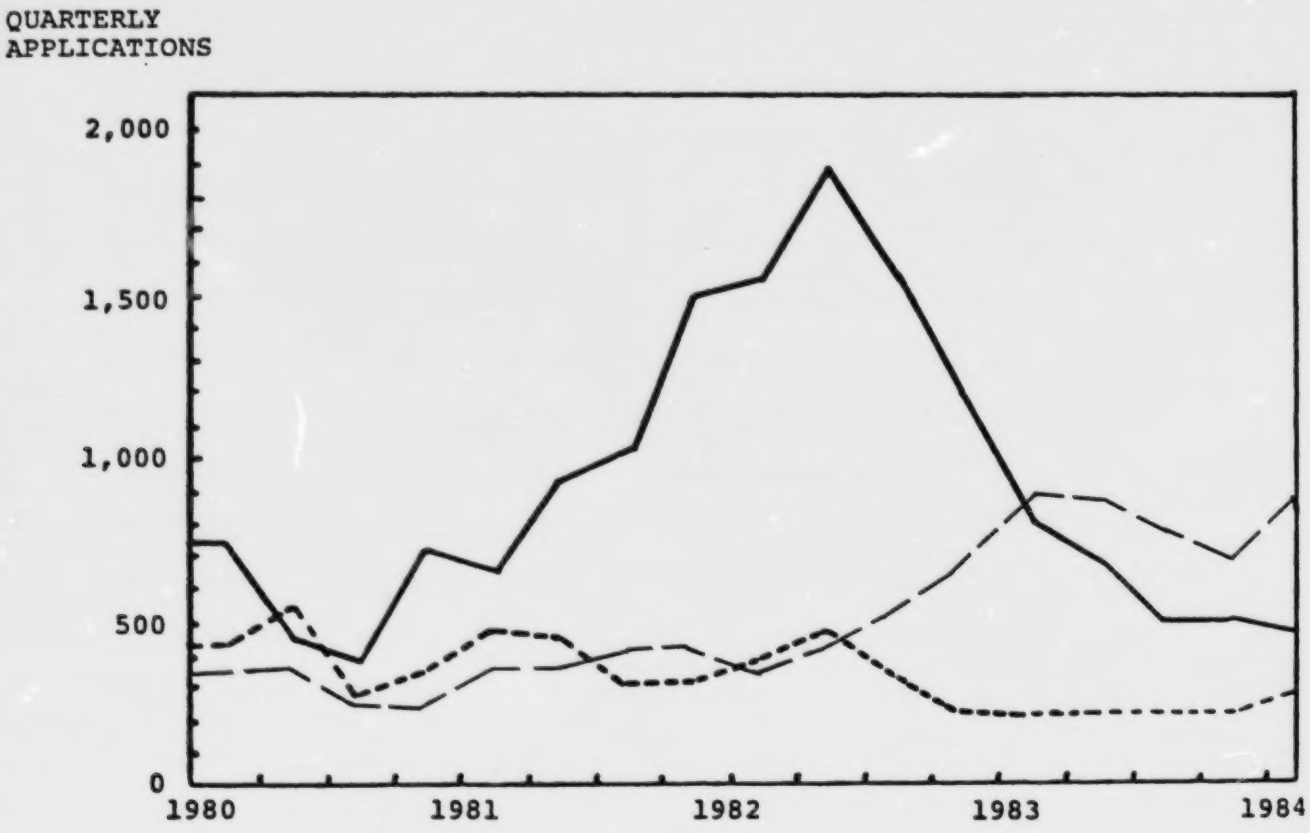
4.6 Possible Processing Difficulties

One possible difficulty stemming from the rent adjustment process is raised by Lett (1976). In discussing several American jurisdictions, she contends that the price of administrative lag, especially in times of inflation, may well be the permanent loss of a building, particularly by small landlords who may not have sufficient capital reserves to offset delayed rent increases. While data on the number of rental building sales due to financial difficulties were not obtained, the RTC annual reports outline the relationship between rising interest rates and recorded rent increases as well as the resulting effects on processing time.

Figure 4.3 depicts a dramatic upswing in landlord applications between early 1981 and mid-1982. Applications almost tripled over this period to 1,880. Interest rates had risen to the highest level ever by August of 1981.

The increase in applications resulted in a lengthening in process time. In 1980-81 (April through March) it took an average of 88 days from receipt of an application to issue of order -- for 1981-82, 109 days, for 1982-83, 178 days and for 1983-84, 213 days. The 1983-84 figures were partially due to a backlog from the previous years. These statistics tend to support Lett's viewpoint, a problem the RTC was aware of and had reacted to by increasing staff in 1983-84.

FIGURE 4.3
RESIDENTIAL TENANCY COMMISSION
WORK LOAD STATISTICS
ONTARIO, 1980-1984



SOURCE: REPORT TO THE MINISTER, RESIDENTIAL TENANCY COMMISSION, VARIOUS YEARS

Another possible difficulty is raised by Blatt (1982). She maintains that for small landlords the costs of going through the review process may often have been greater than the increases sought. If this were so, one possible indication would have been the under-representation of small building landlords requesting rent increases through the review process.

The RTC lists, by building size, the number of rental units that had review-determined rents. However, the RTC classifications are different from the census classifications. Moreover, because buildings going to review more than once are not indicated, precise figures cannot be readily obtained. Still, an approximation follows. From the RTC data, it is estimated that between 1979 and 1983 the share of reviewed units which were in buildings of 6 or less units ranged from 12 per cent to 15 per cent. The percentage dropped to 7 per cent in the 1983-1984 RTC fiscal year. The census data indicate that 35 per cent of the pre-1976 rental stock still occupied in 1981 was in buildings other than apartment structures. While many factors may account for part of this discrepancy, the comparison suggests that small building units were under-represented in any given year.

One reason may have been that large building owners went to review more repeatedly. But, this would also suggest that costs of going to review relative to the gains discouraged small building owners from applying as frequently as large scale landlords.

Another way of approaching this question is to look at the year to year changes in the percentage of small building units which had rents determined by review. If the costs of

going to review were fixed relative to inflation but the rent increases granted increased with inflation, then, a positive relationship between the number of small building owners going to review and inflation are expected to be present in the data. Table 4.2 suggests that a relationship between inflation and granted increases existed, but that granted increases lagged inflation rate changes (possibly because of the processing delays discussed earlier).

In the 1981-1982 RTC fiscal year, 12 per cent of the reviewed units were in buildings of 6 or less units (a decline from the previous year) while granted increases averaged almost 15 per cent (the highest of any review year). This suggests that review costs were not a prohibiting factor. However, the 1983-1984 RTC fiscal year data suggests the opposite. Inflation rates were down as were granted increases, falling from 14.2 per cent in 1982-1983 to 10.6 per cent in 1983-1984. The share of small building landlords going to review fell sharply from 13.8 per cent in 1982-1983 to 7.1 per cent in 1983-1984. While the data is not conclusive, it provides grounds for concern.

TABLE 4.1
ESTIMATES OF RENT EXEMPTIONS[1]
AS A PERCENTAGE OF 1981 TOTAL RENTAL STOCK
ONTARIO AND THE CMAS, 1981

	$750[2] EXEMPTION	ALL UNITS BUILT[3] BETWEEN 1976-1981	TOTAL OF COLUMNS 1 AND 2
ONTARIO	1.3	13.5	14.8
HAMILTON	0.9	11.1	12.0
KITCHENER	0.7	11.7	12.4
LONDON	0.9	17.5	18.4
OSHAWA	0.7	20.7	21.4
OTTAWA	1.2	12.8	14.0
ST. CATHARINES-NIAGARA	1.2	12.6	13.8
SUDBURY	1.2	7.1	8.3
THUNDER BAY	0.8	21.9	22.7
TORONTO	1.7	12.0	13.7
WINDSOR	0.6	17.7	18.4

NOTES: 1. THESE ESTIMATES HAVE NOT BEEN ADJUSTED FOR DISCREPANCIES NOTED IN TEXT FOR PROVINCIAL ESTIMATES.
2. FOR UNITS PERCEIVED BY OCCUPANTS TO HAVE BEEN BUILT BEFORE 1976
3. INCLUDES SOCIALLY-ASSISTED HOUSING BUILT IN THIS PERIOD.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS

TABLE 4.2
RENT REVIEW SUMMARY STATISTICS
ONTARIO, 1976-1984

YEAR	UNITS DEALT WITH	AVERAGE ANNUAL INCREASE IN MONTHLY RENTS REQUESTED ($)	REQUESTED (%)	GRANTED ($)	GRANTED (%)	DIFFERENCE (%) (2)	AVERAGE MONTHLY RENTS REQUESTED ($)	GRANTED ($)	DIFFERENCE (%) (2)
1976	131,455	39.55	19.7	25.30	12.6	56.3	240.31	226.06	6.3
1977	39,219	39.52	18.4	26.85	12.5	47.2	254.30	241.63	5.2
1978	40,949	34.35	15.8	21.09	9.7	62.9	251.76	238.50	5.6
1979(1) (PART)	18,370	36.74	17.4	23.65	11.2	55.3	247.89	234.80	5.6
1979-80(1)	19,469	33.75	14.3	25.25	10.7	33.7	269.76	261.26	3.3
1980-81(1)	42,377	39.55	15.7	29.60	11.6	33.6	291.46	281.51	3.5
1981-82	82,651	54.04	19.3	41.16	14.7	31.3	334.04	321.16	4.0
1982-83	127,812	62.77	20.9	42.45	14.2	47.9	363.10	342.78	5.9
1983-84	106,472	63.38	19.7	33.91	10.6	86.9	385.11	355.64	8.3

NOTES: 1. 1979 IS FOR JANUARY 1 TO AUGUST 31; 1979-80 IS FOR SEPTEMBER 1, 1979 TO MARCH 31, 1980. LATER FIGURES ARE FOR 12 MONTH PERIODS, APRIL TO MARCH 31.
2. REFERS TO THE PERCENTAGE THAT REQUESTED EXCEEDED GRANTED.

SOURCE: DERIVED FROM ANNUAL REPORTS, RENT REVIEW PROGRAM, 1976-1979; ANNUAL REPORTS, RESIDENTIAL TENANCY COMMISSION, 1979-1984.

TABLE 4.3
AVERAGE MONTHLY RENTS (1)
FOR PERIODS OF CONSTRUCTION
ONTARIO AND THE CMA'S, 1981

REGION	TOTAL	RENTS FOR UNITS BUILT		PERCENTAGE DIFFERENCE
		BEFORE 1976	AFTER 1975	
ONTARIO	284	277	326	17.69
HAMILTON	263	258	301	16.67
KITCHENER	260	253	311	22.92
LONDON	267	256	320	25.00
OSHAWA	303	296	330	11.49
OTTAWA	305	295	374	26.78
ST. CATHARINES(2)	240	235	277	17.87
SUDBURY	235	232	285	22.84
THUNDER BAY	275	269	295	9.67
TORONTO	317	309	373	20.71
WINDSOR	259	244	329	34.84

NOTES: 1. REFERS TO GROSS RENT INCLUDING HEATING AND UTILITY PAYMENTS.
2. INCLUDES NIAGARA.
SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS. SEE ALSO APPENDIX C.

TABLE 4.4
AVERAGE MONTHLY RENTS (1)
BY HOUSEHOLD INCOME (2)
FOR PERIODS OF CONSTRUCTION
ONTARIO, 1981

HOUSEHOLD INCOME	TOTAL	RENTS FOR UNITS BUILT		PERCENTAGE DIFFERENCE
		BEFORE 1976	AFTER 1975	
0-5,000	212	211	218	3.32
5,000-10,000	218	219	210	-4.11
10,000-15,000	272	266	313	17.67
15,000-20,000	295	288	349	21.18
20,000-25,000	315	306	374	22.22
25,000 PLUS	361	349	420	20.34
TOTAL	284	277	326	17.69

NOTES: 1. REFERS TO GROSS RENTS INCLUDING HEATING AND UTILITY PAYMENTS.
2. REFERS TO 1980 PRETAX HOUSEHOLD INCOME.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS. SEE ALSO APPENDIX C.

TABLE 4.5
RENTS BY AGE OF HOUSEHOLD HEAD
FOR PERIODS OF CONSTRUCTION
ONTARIO, 1981

AGE OF HOUSEHOLD HEAD	RENTS BY PERIOD OF CONSTRUCTION (1)			DIFFERENCE % (2)
	ALL UNITS	BEFORE 1976	AFTER 1975	
15-24	275	265	334	26.04
25-44	308	298	377	26.51
45-64	286	280	337	20.36
65 PLUS	226	230	206	-10.43
ALL HOUSEHOLDS	284	277	326	17.69

NOTES: 1. FOR MID-1981 MONTHLY RENTS INCLUDING HEATING AND UTILITIES.
2. THE % THAT RENTS IN POST-75 UNITS ARE GREATER THAN PRE-76.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS. SEE APPENDIX C.

TABLE 4.6
DISTRIBUTION OF RENTED UNITS
BY PERIOD OF CONSTRUCTION
AND AGE OF HOUSEHOLD HEAD
ONTARIO, 1981

AGE OF HOUSEHOLD HEAD (1)	UNITS CONSTRUCTED		PERCENTAGE DISTRIBUTION	
	BEFORE 1976	AFTER 1975	BEFORE 1976	AFTER 1975
15-19	14,990	1,625	90.22	9.78
20-24	135,375	22,165	85.93	14.07
25-29	170,690	27,625	86.07	13.93
30-34	125,550	18,760	87.00	13.00
35-39	79,990	11,450	87.48	12.52
40-44	57,050	8,275	87.33	12.67
45-49	50,110	6,960	87.80	12.20
50-54	50,750	5,825	89.70	10.30
55-59	50,755	5,420	90.35	9.65
60-64	45,975	6,705	87.27	12.73
65 PLUS	159,600	31,600	83.47	16.53
ALL HOUSEHOLDS	940,835	146,410	86.53	13.47

NOTE: 1. HOUSEHOLD HEAD REFERS TO THE PERSON OR ONE OF THE PERSONS IN THE HOUSEHOLD WHO PAYS THE RENT.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS. SEE ALSO APPENDIX C.

TABLE 4.7
AVERAGE ANNUAL RENT INCREASES (1)
BY REGULATORY STATUS
ONTARIO'S CMA'S, 1982-1984
(PERCENTAGE)

CMA	OCT. 1981-82 (%)			OCT. 1982-83 (%)			OCT. 1983-84 (%)		
	REG.	UNREG.	TOTAL	REG.	UNREG.	TOTAL	REG.	UNREG.	TOTAL
HAMILTON	8.3	10.6	8.6	- -	- -	- -	7.7	3.5	6.1
KITCHENER	9.8	12.1	10.2	6.6	5.1	6.3	6.7	6.5	6.6
LONDON	8.8	12.7	10.0	4.9	4,3	4.7	5.7	3.8	5.0
OSHAWA	11.7	18.9	13.6	- -	- -	6.4	7.7	4.8	6.9
OTTAWA	8.2	17.8	10.0	8.2	8.8	8.3	4.0	7.7	4.9
ST. CATHARINES (2)	12.1	17.0	13.1	4.0	3.6	4.0	6.4	9.2	6.9
SUDBURY	7.0	18.4	10.1	7.2	12.9	7.4	4.1	- -	4.0
THUNDER BAY	7.3	8.1	7.7	7.0	10.0	8.3	6.0	8.8	7.3
TORONTO	11.0	16.8	11.8	6.3	5.8	6.2	5.4	5.7	5.5
WINDSOR	3.9	6.1	4.8	7.0	7.7	7.4	7.0	17.7	13.2
UNWEIGHTED AVERAGE	8.8	13.9	10.0	6.4	7.3	6.6	6.3	7.5	6.6
COEFFICIENT OF VARIATION (3)	0.3	0.3	0.3	0.2	0.4	0.2	0.2	0.6	0.4

NOTES: 1. FOR TWO-BEDROOM UNITS IN BUILDINGS OF SIX OR MORE UNITS.
2. INCLUDES NIAGARA.
3. COEFFICIENT OF VARIATION EQUALS STANDARD DEVIATION ÷ AVERAGE.

SOURCE: CMHC SPECIAL SURVEY, VARIOUS YEARS AS PROVIDED BY MMAH.

TABLE 4.8

6 MONTH PERCENTAGE RENT INCREASES
BY REGULATORY STATUS[1]
TORONTO CMA, 1982-1984

	NUMBER OF BEDROOMS											
	BACHELOR			ONE			TWO			THREE		
	REG.	UNREG.	TOTAL	REG.	UNREG.	TOTAL	REG.	UNREG.	TOTAL	REG.	UNREG.	TOTAL
1982 APRIL	4.2	10.5	5.5	5.1	10.4	5.7	5.8	10.7	6.5	7.0	10.6	7.9
OCT.	6.1	1.1	5.3	5.0	4.3	4.9	5.1	6.7	5.4	5.7	7.8	6.2
1983 APRIL	2.0	7.9	2.5	3.1	4.6	3.2	3.1	2.8	3.1	3.5	1.8	3.0
OCT.	2.9	0.5	2.7	3.3	2.1	3.2	3.1	2.0	2.8	3.1	2.4	2.9
1984 APRIL	3.3	4.5	3.5	2.7	4.1	2.8	2.4	2.3	2.3	2.7	0.9	2.1
OCT.	3.6	-1.1	2.7	3.6	2.1	3.4	3.4	3.3	3.3	2.5	1.8	2.3
OCT. 1981-[2] OCT. 1984	23.7	25.1	23.8	24.5	30.0	25.0	24.6	29.9	25.1	26.4	26.7	26.1
6 MONTH AVG.	3.7	3.9	3.7	3.8	4.6	3.9	3.8	4.6	3.9	4.1	4.2	4.1
STANDARD DEVIATION	1.4	4.6	1.4	1.0	3.0	1.2	1.3	3.4	1.7	1.8	4.0	2.4

NOTES: 1. BASED ON UNITS IN PRIVATELY INITIATED BUILDINGS WITH 6 OR MORE UNITS; EXCLUDING BUILDINGS CONSTRUCTED WITHIN 6 MONTHS OF THE SURVEY.
2. RENTS COMPOUNDED YEARLY.

SOURCE: DERIVED FROM CANADA MORTGAGE AND HOUSING CORPORATION, RENTAL APARTMENT VACANCY SURVEYS, TORONTO CMA, VARIOUS ISSUES

TABLE 4.9
LENGTH OF TENURE
HOUSEHOLDS OCCUPYING PRE-1976 UNITS (1)
THAT RENTED FOR LESS THAN $750
ONTARIO AND THE CMA'S, 1981
(PERCENTAGE)

REGION	LESS THAN 1 YEAR	1 - 2 YEARS	3 - 5 YEARS	6 YEARS OR MORE
ONTARIO	29.6	25.1	21.8	23.4
HAMILTON	28.4	25.2	22.3	23.0
KITCHENER	34.6	26.2	20.2	19.0
LONDON	35.6	24.5	20.1	19.8
OSHAWA	32.6	26.6	20.5	20.3
OTTAWA	31.3	24.7	21.2	22.8
ST. CATHARINES(2)	32.8	24.8	21.1	21.3
SUDBURY	32.6	25.9	19.3	22.3
THUNDER BAY	35.1	25.2	20.3	19.4
TORONTO	24.8	25.4	23.6	26.2
WINDSOR	31.1	23.6	21.4	23.8

NOTES: 1. ESTIMATES INCLUDE PRE-1976 SOCIALLY-ASSISTED RENTAL HOUSING.
2. INCLUDING NIAGARA.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE 4.10
HOUSEHOLDS OCCUPYING PRE-1976 UNITS(1)
PERCENTAGE OF ALL TENANT HOUSEHOLDS
WITH SAME TENURE LENGTH AND INCOME
ONTARIO, 1981

INCOME(2)	LENGTH OF TENURE UNDER 1 YEAR	1-2 YEARS	3-5 YEARS	TOTAL(3)
0-5,000	85.2	81.8	81.4	85.6
5,000-10,000	83.0	79.1	77.8	84.7
10,000-15,000	82.9	83.8	88.4	86.9
15,000-20,000	80.7	82.3	89.4	85.9
20,000-25,000	75.9	80.4	89.6	84.1
25,000 PLUS	68.2	73.2	86.0	80.0
ALL INCOME GROUPS	79.2	79.5	85.3	84.2

NOTES: 1. EXCLUDING HOUSEHOLDS PAYING NO RENT OR $750 PLUS.
2. REFERS TO 1980 PRETAX HOUSEHOLD INCOME.
3. INCLUDING TENANTS WITH TENURE LENGTHS LONGER THAN 5 YEARS.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS; SEE APPENDIX C.

TABLE 4.11
INCIDENCE OF TENANT CROWDING (1)
ONTARIO AND THE CMA'S, 1981
(PERCENTAGE)

REGION	ALL TENANT HOUSEHOLDS	HOUSEHOLDS IN UNITS BUILT		DIFFERENCE
		BEFORE 1976	AFTER 1975	
ONTARIO	3.1	3.2	2.2	-31.3
HAMILTON	1.5	1.5	2.1	40.0
KITCHENER	1.9	1.9	1.6	-15.8
LONDON	1.0	1.1	0.7	-36.4
OSHAWA	1.2	1.0	2.0	100.0
OTTAWA	1.5	1.6	1.0	-37.5
ST. CATHARINES (2)	1.4	1.3	1.5	15.4
SUDBURY	2.3	2.4	1.0	-58.3
THUNDER BAY	2.2	2.6	0.6	-76.9
TORONTO	4.6	4.7	3.6	-23.4
WINDSOR	1.4	1.6	0.9	-43.8

NOTES: 1. CROWDING ESTIMATES BASED ON MORE THAN 1 PERSON PER MAJOR ROOM. NOT COUNTED AS ROOMS ARE BATHROOMS, HALLS, ETC. ESTIMATES EXCLUDE UNITS WITH 6 OR MORE ROOMS DUE TO AGGREGATION.
2. INCLUDES NIAGARA.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS. SEE ALSO APPENDIX C.

TABLE 4.12
INCIDENCE OF TENANT CROWDING (1), (2)
BY HOUSEHOLD INCOME, FOR PERIOD OF CONSTRUCTION
ONTARIO, 1981
(PERCENTAGE)

HOUSEHOLD INCOME	ALL HOUSEHOLDS	HOUSEHOLDS IN UNITS BUILT		DIFFERENCE
		BEFORE 1976	AFTER 1975	
0-5,000	3.1	3.2	2.4	-25.0
5,000-10,000	1.9	2.0	1.2	-40.0
10,000-15,000	2.7	2.8	1.6	-42.9
15,000-20,000	3.1	3.2	2.3	-28.1
20,000-25,000	4.0	4.3	2.4	-44.2
25,000 PLUS	4.1	4.3	3.3	-23.3
ALL INCOME GROUPS	3.1	3.2	2.2	-31.3
COEF. OF VARIATION	0.24	0.25	0.30	- -

NOTES: 1. ESTIMATES EXCLUDE HOUSEHOLDS OF 6 OR MORE PERSONS DUE TO AGGREGATION.
2. CROWDING ESTIMATES BASED ON MORE THAN 1 PERSON PER MAJOR ROOM. NOT COUNTED AS ROOMS ARE BATHROOMS, HALLS, ETC.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS. SEE ALSO APPENDIX C.

TABLE 4.13
INCIDENCE OF TENANT OVERHOUSING (1),(2)
BY HOUSEHOLD INCOME, FOR PERIODS OF CONSTRUCTION
ONTARIO, 1981
(PERCENTAGE)

HOUSEHOLD INCOME	UNITS BY PERIOD OF CONSTRUCTION			
	ALL UNITS	BEFORE 1976	AFTER 1975	DIFFERENCE
0-5,000	29.4	29.6	24.6	-16.9
5,000-10,000	31.0	32.4	22.0	-32.1
10,000-15,000	36.3	36.5	34.5	-5.5
15,000-20,000	38.3	37.8	42.4	12.2
20,000-25,000	39.4	38.6	43.9	13.7
25,000 PLUS	45.0	44.3	48.4	9.3
ALL HOUSEHOLDS	37.1	37.1	37.2	0.3
COEF.OF VARIATION	0.14	0.13	0.27	- -

NOTES: 1. ESTIMATES EXCLUDE HOUSEHOLDS OF 6 OR MORE PERSONS DUE TO AGGREGATION.
2. ESTIMATES ARE BASED ON HOUSEHOLDS OCCUPYING UNITS WHICH HAD A TOTAL OF MAJOR ROOMS GREATER THAN THE NUMBER OF PERSONS IN THE HOUSEHOLDS PLUS 2. THIS MAY BE MORE APPROPRIATE FOR SMALLER HOUSEHOLDS. FOR EXAMPLE, A SINGLE PERSON HOUSEHOLD WOULD BE CONSIDERED OVERCROWDED IF THEY OCCUPIED A UNIT WITH MORE ROOMS THAN A TYPICAL ONE BEDROOM APARTMENT.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS. SEE ALSO APPENDIX C.

TABLE 4.14
TENANT HOUSEHOLDS WITH $750 PLUS RENTS(1)
BY HOUSEHOLD SIZE AND INCOME (2)
ONTARIO, 1981
(PERCENTAGE)

HOUSEHOLD SIZE	HOUSEHOLD INCOME ($000's)						ALL HOUSEHOLDS
	0-5	5-10	10-15	15-20	20-25	25 PLUS	
1 PERSON	0.7	0.7	0.8	0.8	1.0	2.2	0.9
2 PERSONS	1.2	1.0	1.0	0.9	1.2	2.3	1.4
3 PERSONS	1.4	1.2	1.1	1.5	1.1	3.2	1.9
4 PERSONS	1.7	0.7	1.7	1.9	1.5	3.5	2.2
5 PERSONS	2.5	1.9	1.8	1.3	2.0	4.1	2.7
6 OR MORE PERSONS	4.6	1.1	1.8	1.6	2.1	5.3	3.4
ALL HOUSEHOLDS	1.1	0.8	1.0	1.1	1.2	2.9	1.5

NOTES: 1. BASED ON ALL UNITS RENTING FOR $750 PLUS IN MID-1981. SEE APPENDIX C FOR CLASSIFICATIONS BY PERIOD OF CONSTRUCTION.
2. REFERS TO 1980 PRETAX HOUSEHOLD INCOMES.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

APPENDIX A: ONTARIO DATA SOURCES

This appendix briefly discusses some of the significant features of four data sources. First, the census is compared to the HIFE survey. This is followed by an outline of some of the strengths and limitations of CMHC's Apartment Vacancy Rate Survey. The appendix then briefly describes Environics' HOMES survey. Responses to policy questions are listed as examples of the type of data small sample surveys such as HOMES can provide to fill in some of the gaps left by the other surveys.

A.1 HIFE and the Census Compared

Statistics Canada conducts both the census and HIFE surveys. These surveys are perhaps the most extensive and widely used sources of information about Canadian households. Most empirical studies that examine Ontario's regulated tenancies employ the HIFE survey which was produced every other year until 1982 when it became an annual survey. Fallis (1980), Miron (1981), Blatt (1982), and Miron and Cullingworth (1983) all base their empirical findings as to the affordability and distributional effects of rent regulation on the HIFE survey.

HIFE has two principal advantages over the census. The first is that HIFE relies on trained interviewers to collect information. This survey method is likely to provide fairly accurate responses since confusion on the part of the respondent may be cleared up by the interviewer. The census is, on the other hand, a self-administered survey. The cost of employing interviewers for such an extensive survey is a prohibiting factor. To what extent census accuracy suffers is

uncertain. CMHC is presently preparing a comparison of the two data bases as part of their research work into the mid- and long-term need for housing assistance.[1]

A second advantage in using HIFE is related to the study of rent regulation. Unlike the census, HIFE asks respondents whether their rents were subsidized and in doing so allow researchers to separate privately and publicly supplied rental housing -- the latter not being subject to rent regulation. However, problems exist with the HIFE definition of subsidized. Surveys conducted prior to 1978 asked tenants if their rents were subsidized by the government or their employers (for example, a superintendent who paid reduced rents on account of work preformed). For 1978 and later this category was broadened to include tenants receiving assistance from relatives.

Miron and Cullingworth (1983) say that the percentage of households falling within the subsidized category rose from about 4 per cent of all tenant households in 1976 to 12 per cent in 1978 because of the wider definition. The 1976 figure appears to significantly understate the number of socially-assisted tenant households.[2] The 1978 figure is more in line with estimates presented in Section 4. However, if, as Miron and Cullingworth suggest, much of this increase is due to subsidies from relatives this category may contain more households who are renting on the open market than living in socially-assisted housing. At the same time more of the

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1. Personal Communication, John Engeland, Research Division, CMHC, June 1985.
2. MMAH (1983) reports 89,075 geared-to-income units in 1976 -- 9.3 per cent of the occupied rental units.

socially-assisted units may have been included in the unsubsidized category or coverage errors may exist.

The census, on the other hand, provides no information concerning socially-assisted tenant households. However, CMHC and MMAH maintain some statistics on these groups. Combining these data sources appear to be the most promising way of separating these two sectors.

Other attributes of the HIFE survey include that, due to its smaller sample size, the HIFE statistics are made available with a shorter processing delay. Moreover, because this survey is conducted every two years, time studies are facilitated. However, HIFE definitions and classifications have often been changed between survey years.

A disadvantage in using HIFE is that its sample size is small relative to the census. While the census long-form questionnaire is distributed to 1 in 5 households, HIFE covers between 1 in 200 and 1 in 700 households depending upon the region:

> Statistics Canada recommends that no weighted counts be released which are based on a sample of less than 100 observations. This could correspond to a weighted count of from 20,000 to 70,000 households. (Miron and Cullingworth, 1983, p. 133)

Thus, while HIFE may provide acceptable estimates for province-wide conditions, estimates that involve further considerable disaggregation by rent, income and period of construction, for example, may not be relied on to provide accurate regional estimates. The census allows for much finer divisions such as those provided in Appendix C. A description of census sample reliability is given in that appendix. Other

limitations apparent in HIFE but not found in the census include:

- HIFE does not contain estimates of heating or utility payments which are not included in the rent. The survey asks whether or not heating is included but no dollar amount is requested. This results in lower rental shelter cost estimates and consequently lower affordability estimates as well as uneven treatment of tenant households. In using the HIFE data, CMHC (1983a) attempted to adjust for these problems and made an allowance of 15 per cent for heating costs when not included in the rent. However, other separate utility expenses such as water and electric bills were not considered.
- Published data do not include high income households in order to maintain confidentiality.
- Actual rents over a set limit are not reported. Instead, the number of households paying the set limit on and above are assigned that limit. Moreover, this amount has .cp4 varied from survey to survey. For example, in 1976 the ceiling was $500, in 1980, $650 and in 1982, $800.
- HIFE did not provide information on the condition of dwellings in the surveys conducted in the 1970's.

A.2 CMHC Rental Apartment Vacancy Survey

Every April and October, CMHC collects vacancy and rent data for major Canadian urban centres. In Ontario, 24 census areas are now covered by the survey. Information is gathered by questioning the owners or managers of buildings containing

6 or more units. For survey purposes CMHC defines vacancies as units which are available for immediate rental and physically unoccupied at the time of enumeration. A discussion of some of the strengths and limitations follow.

Possible Limitations

One limitation is that because the survey pertains to multiple rental buildings of 6 or more units it may not be indicative of the overall rental market. Some measure of representation can be gained by comparing the universes[3] surveyed in April 1981 with the census estimates of occupied tenant dwellings, although this overstates the representation as unoccupied units should be added to the census estimates. For the province's CMAs representation tended to vary with city size ranging from 28 per cent in Thunder Bay to 59 per cent in Toronto. The unweighted average for the 10 CMA's was 45 per cent. Other things being equal, these figures suggest that the survey is a more accurate indicator of overall market conditions in the larger cities.

Abt Associates (1980) provide an indication of the possible differences in the availability of surveyed and unsurveyed units. This paper discusses a pilot study which estimated the vacancy rate for structures of less than 6 units in East York. For smaller buildings, a 0.9 per cent vacancy rate was found; for structures with 6 or more units the rate was 0.6. The difference, which is not statistically significant, tends to confirm that the CMHC vacancy rates are indicative of the overall rental markets in the larger cities.

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3. See A.4 for definition.

A second possible difficulty is that CMHC excludes some units which are being painted, cleaned or repaired (if held off the market longer than a set number of days). CMHC (1980) reports that for Metro Toronto in 1979 CMHC's definition yielded a 0.7 per cent rate. A broader definition incorporating units being painted etc. resulted in a 1.1 per cent rate while a gross vacancy rate encompassing all unoccupied units produced a rate of 1.7 per cent.

Another limitation occurs because vacant units do not represent all available units. CMHC reportedly estimated that in Metro Toronto between 8,000 and 10,000 apartment units change tenants every month, but are not counted in the survey because they are never actually vacant.4

However, the above two problems are perhaps more a matter of interpretation. That is, vacancy rates provide one measure of the availability of rental units. Another way of assessing availability is to look at classified advertisements for rental accommodations. Table A.1 provides listings taken from an Ottawa newspaper. Apartments to share, houses to rent and apartment sublets made up half the advertised units, but would not have been counted in the survey. Still, such units may be more frequently advertised than vacant apartment units which may only require a sign on the building.

Considering the remaining listings, a significant percentage would also be missing from the CMHC estimates. If the rooms for rent were primarily in homes and small buildings, only 37 per cent of the advertised units could have shown up in the CMHC estimates. For those, many would have

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4. Toronto Star, August 25, 1983.

changed hands without actually becoming vacant, especially in a tight rental market.

TABLE A.1

OTTAWA RENTAL LISTINGS
DECEMBER 6, 1983

Type of Rental	Number	Percentage
Bachelors	11	2.5
One bedroom	40	9.2
Two bedroom	66	15.1
Three bedroom	22	5.0
Furnished apartments	13	3.0
Apartments to share	52	11.9
Apartment sublets	50	11.5
Rooms	55	11.5
Duplexes	13	3.0
Houses	114	26.1
Total	436	100.0
CMHC Vacancies	160	36.7

SOURCE: The Ottawa Citizen, December 6, 1983; as found in same, December 21, 1983.

A further difficulty may arise if the events which depress the supply of vacant units also act to increase the supply of alternative rental dwellings. Toronto Alderman, June Rowlands says: "At present [1982], it is even more misleading [CMHC survey] because, under the pressure of recession, many more homeowners are renting out apartments in their homes."[5]

Finally, the vacancy estimates do not provide a measure of the duration that units remain unoccupied. Is a particular vacancy rate the result of a large number of units which are vacant for a brief time or a small number of units which stay empty for long periods because they are hard to rent? CMHC provides these estimates only for newer units.

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5. Ibid.

Due to such limitations, Rowlands believes that "it is difficult to plan with such a survey, and this is becoming increasingly important as public dollars become scarcer."[6] Lawyer and housing analyst, David Greenspan adds that "when CMHC reports a tight rental market, even though the market is not tight, tenants become scared to move!"[7]

Strengths

While somewhat limited by their terms of reference, the CMHC surveys still have much to recommend them as a tool of housing analysis. Stanbury and Vertinsky (1985, p. 6-86) point out that "the data on vacancy rates in Canada generally is far better than it is in the United States, for example". Among the strengths of the surveys are that:

- they are cost-effective in that the high concentration of owners/managers among larger buildings hold down survey expenses;
- similarly, the lower cost associated with enumerating large buildings allows better survey coverage per dollar spent. The sample size relative to the sample population is very high and should consequently result in accurate estimates;
- because the surveys are conducted nationally, inter-provincial comparisons can be made;
- also because of the detailed regional disaggregation trends in local markets can be assessed;

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6. Ibid.
7. Ibid.

- the frequency of the surveys enables housing analysts to monitor time trends;
- classification by building size and number of bedrooms provides useful information concerning changes in demand and supply;
- estimates are also classified by age of the building and thus provide information on absorption rates (the rent up time for newer units);
- figures are provided for combined publicly and privately initiated units.

These estimates may be of considerable help to developers and owners in planning new units -- particularly the absorption rates which indicate what costs may be incurred before new buildings are fully rented. The surveys may also assist local planners in judging whether existing zoning bylaws, particularly density restrictions, are appropriate given the current rental situation. As noted in the text, municipal governments rely on the surveys when deciding on condominium conversion proposals.

Moreover, while the estimates do not necessarily reflect conditions in the overall rental market, changes in apartment vacancy rates are likely to indicate overall market patterns. That is because any significant trends in apartment building vacancy rates may result in spillover effects for units in small buildings and near substitutes such as basement apartments in detached houses. In addition, the same forces which act upon the vacancy rates in large buildings may also be present in the market for smaller buildings.

However, to the extent that the different subsectors vary and because the supply of near substitutes may increase if the rental market tightens, the CMHC figures provide only a rough indication of rental conditions and are likely to be biased downward when the rental market is tight and upward when there is an over-supply of rental units.

A.3 The HOMES Survey

Environics (1984) recently initiated HOMES, a thrice yearly survey of housing market trends in Ontario's ten largest cities. The sample size is relatively small (approximately 5,000 households are enumerated by telephone) but it has the advantage of providing up-to-date statistics tailored to clients' needs. Households are classified by tenure. Environics note that tenants are slightly under-represented which is consistent with most telephone surveys.

In the December HOMES survey, respondents were asked a number of policy-related questions. The responses are provided in Table A.2. These statistics provide an example of the kind of questions that large surveys do not address due to the time and costs involved.

TABLE A.2

POLICY RESPONSES (PERCENTAGE THAT SAID YES)

		Tenants	Owners	Total
1.	Home ownership is an excellent investment	85	95	91
2.	Rent control should be abolished.	13	21	18
3.	Government should use tax dollars to encourage the construction of new rental housing.	74	59	64

4.	Government should use tax dollars to protect homeowners from high interest rates.	77	68	71
5.	The federal government is doing a good job of providing affordable housing.	19	21	20
6.	Government should use tax dollars to help people buy their first home.	63	52	56
7.	Your local government is doing a good job of providing affordable housing.	26	28	28
8.	Rent control should cover all rental housing.	73	58	63
9.	Government should use tax dollars to assist homeowners to fix up their homes.	51	53	52
10.	Government is doing a good job of providing housing for low-income people.	34	35	34
11.	The building industry is doing a good job of providing affordable housing.	27	35	32
12.	There is a serious shortage of affordable housing in Ontario.	73	61	65
13.	Condominium ownership is an excellent investment.	26	25	26
14.	The provincial government is doing a good job of providing affordable housing.	22	24	23
15.	Government should use more tax dollars to provide rental housing for low-income people.	77	67	70

SOURCE: HOMES Study, Environics (1984) December.

APPENDIX B: GLOSSARY

This list contains many of the terms used in the text. A further discussion of the terms used in the census is provided in Statistics Canada's 1981 Census Dictionary (Catalogue 99-901).

Apartments: Apartment units in a building that has less than five storeys refers to dwelling units in a triplex, quadruplex or a dwelling unit in a non-residential building or in a house that has been converted into rental units. Statistics Canada warns that this variable may be subject to potentially significant response error. For example, these units have frequently been classified as row houses or semi-detached. Apartments in buildings with five or more storeys are believed to be relatively accurate.

Census Agglomeration (CA): The main labour market area of an urbanized core (or continuously built-up area) having between 10,000 and 99,999 population.

Census Family: A husband and a wife (with or without children who have never married, regardless of age) or a single parent, regardless of marital status, with one or more children (who have never married, regardless of age) living in the same dwelling. For census purposes, persons living in a common-law arrangement are considered as married, regardless of their legal marital status.

Census Metropolitan Area (CMA): The main labour market area of an urbanized core with a population of 100,000 or more. CMAs are created by Statistics Canada and are comprised of municipalities completely or partly inside the urbanized core; and municipalities if either 40 per cent of the employed

labour force living in the municipality works in the core or at least 25 per cent of the employed labour force working in the municipality lives in the urbanized core.

Dwellings: In this paper dwellings refer to private occupied dwellings which are permanent residences. These are made up of separate sets of living quarters with private entrances from outside or from a common hall, lobby, vestibule or stairway inside the building.

Family Households: Refers to households that contain at least one census family (i.e., persons living in the same dwelling who have a husband-wife or parent-never-married child relationship).

Head of the Household: See maintainer.

Headship Rate: The percentage of the population (usually within a certain age group) that headed households.

Household: See private household.

Income: Income refers to the total pre-tax income earned by all household members 15 years or older. The calendar year preceding the census enumeration is used. For example, the 1981 census lists estimates for incomes earned in 1980. This variable includes the sum of receipts from the following sources;

- total wages and salaries
- net non-farm self-employment income
- net farm self-employment income
- family allowances
- old age security pensions, guaranteed income supplements, and benefits from Canada or Quebec Pension Plan
- benefits from unemployment insurance
- other income from government sources

- dividends, interest and other investment income
- retirement pensions, superannuation and annuities, and other money income.

Households are asked to report 1980 incomes exclusive of family allowances. These are derived from the information on number of children etc. and added to income. Not included in total income are the following:

- income received by immigrants prior to their arrival in Canada,
- lump-sum payments upon retirement, through annuities, inheritance, etc.

(See Statistics Canada, 99-901, pp. 19-26)

Length of Tenure: This variable refers to the period of continuous occupancy of a present dwelling by the person responsible for household payments. Respondents are asked to report only full years of occupancy, except for less than 1 year.

Lone-Parent Household: See Single-Parent Household

Maintainer: The household maintainer refers to the person or one of the persons, in the household who pays the rent for the dwelling. This varies from the household head in that it is determined by rental payments rather than relationship within the household. The two are likely to be the same in most cases. Possible exceptions include the situation in which parents and children share the housing expenses.

Major Payments: Refers to owner households' payments including electricity, oil, gas, coal, wood or other fuels, water and other municipal services, monthly mortgage payments, and property taxes.

Natural Increase: A change in population size over a given period as a result of the difference between the numbers of births and deaths.

Non-Family Household: Refers to one person who lives alone in a private dwelling, or to a group of persons who occupy a private dwelling and do not constitute a census family. See family household.

Private Household: Refers to a person or group of persons (other than foreign residents) who occupy a dwelling and do not have a usual place of residence elsewhere in Canada. A private household may consist of: a family group with or without lodgers and employees; two or more families sharing a dwelling; a group of unrelated persons; or one person living alone. The number of private households equals the number of occupied private dwellings.

Regular Maintenance: This refers to painting, furnace cleaning, etc.

Rent: Gross monthly rent refers to the total average monthly payments made by a household in order to secure shelter. Included are payments for electricity, heating, water and other municipal services. These payments are either part of the actual rent and therefore included automatically or captured by a separate question dealing with extra payments made over the previous year. The 12 month period is necessary to average in seasonal payments for heating etc. Rents are for May or June of the census year.

Repairs: Major repairs include defective plumbing or electrical wiring and structural repairs to walls, floors, ceilings, etc. Minor repairs include missing or loose floor

tiles, bricks, or shingles, defective steps, railing or siding, etc.

Rooms (major): Not counted as rooms, for census purposes, are bathrooms, halls, vestibules and rooms used solely for business. Bathrooms are, instead, counted separately.

Settlement Size: Refers to the census classifications of regions by population size and density.

Single-Parent Household: This variable refers to a mother or a father, with no spouse present, living in a dwelling with one or more never-married children. Children are considered regardless of age.

Student Household: Household headed by a full-time student (including attendance at elementary or secondary schools business or trade schools, community colleges, institutes of technology, etc.).

Urban Area: Refers to an area having a population density of 400 or more people per square kilometer. The preceding applies to 1981 only as different classifications were used for earlier census estimates.

APPENDIX C: TABLES DERIVED FROM SPECIAL CENSUS TABULATIONS FOR ONTARIO TENANT HOUSEHOLDS

This appendix provides tables of estimates derived from 9 special cross tabulations made by Statistics Canada using the 1981 census data. All figures are based on the census long form questionnaire which was distributed to approximately 20 per cent of the province's population. Responses were screened by Statistics Canada for errors and then multiplied by 5 to provide estimates of the overall 1981 population.

The tabulations concentrate on Ontario's private tenant households and thus, exclude:

1. Households occupying their own dwellings.
2. Persons who had no permanent residence.
3. Persons who were institutionalized (in hospitals, mental institutions, the armed forces, etc.).
4. Persons who rented accommodations but did not have a separate set of living quarters with a private entrance from outside or from a common hall, lobby, vestibule or stairway inside the building.
5. Rental units which were available but unoccupied at the time of the census.

All of the tabulations have two classifications in common. First, each tabulation has estimates by period of construction of the dwelling unit. In order to focus on the effects of rent regulation, this disaggregation consists of units built prior to 1976 and units built between 1976 and mid-1981 as well as the totals for all Ontario tenant

households. This division is based on tenants' perceptions as to the age of units which they occupied in mid-1981.

The second common classification sets out estimates for ten major census metropolitan areas (CMAs). These are: Hamilton, Kitchener, London, Oshawa, Ottawa, St. Catharines (including Niagara), Sudbury, Thunder Bay, Toronto and Windsor. This disaggregation allows inter-city comparisons and is also arranged in this appendix by settlement size as follows:

1,000,000 plus persons	Toronto
500,000 - 1,000,000 persons	Hamilton, Ottawa
100,000 - 500,000 persons	Kitchener, London, Oshawa, St. Catharines, Sudbury, Thunder Bay, Windsor
0 - 100,000 persons	Ontario total minus the 10 CMAs

In addition, most of the tables in this appendix exclude tenant households paying no rent or $750 or more monthly. It is thought that those classified as tenants but paying no rent were atypical of both the privately supplied and socially-assisted rental sectors. Moreover, many of the households in this group may have been paying in-kind rents through janitorial services etc., or were living with relatives. The exclusion of tenants paying no rent does not eliminate all such households. Those paying $750 or more in monthly rents were excluded because rent ranges were not obtained for this group and because units which rented for more than $750 were excluded from rent regulation. Instead, distribution tables

for these two groups are provided separately in tables series C.18 and C.19.

In all of the tabulations, numbers represent households which fall within specified categories as defined by the various classifications which are either outlined in Appendix B or self-explanatory. For example, Figure C1 is a sample portion of a tabulation of monthly rent ranges by household income for Ontario tenant households. A typical estimate is the number of tenant households who earned less than 5,000 dollars in 1980 and paid between 50 and 99 dollars in monthly rent at the time of enumeration. This estimate, as can be seen from the table, is 18,505 households.

Here, these distribution or frequency estimates have been converted into percentages. Thus, the estimate above would be expressed as a percentage of all households in that income group, or as a percentage of the overall provincial tenant population. This facilitates comparisons. For example, the distribution of rents for tenant households earning less than 5,000 dollars can be compared to rent distributions for other income groups or to the overall distribution of rents in Ontario. The notes for each distribution table list the estimate of the total number of tenant households considered in that table. These estimates can be used to convert the percentage estimates back to estimates of the number of households.

"Average rents" were estimated from the census tabulations as follows: for all rent categories excluding "No rent" and "$750 or more", the mid-point of the rent category was weighted by the relative frequency of households in the rent

FIGURE C1

SAMPLE CENSUS TABULATION

MONTHLY RENT RANGES BY HOUSEHOLD INCOME
FOR ALL ONTARIO TENANT HOUSEHOLDS

	LESS THAN $5000	$5000 TO $9999.99	$10000 TO $14999.99	$15000 TO $19999.99	$20000 TO $24999.99	$25000 OR MORE	TOTAL
NO RENT.....	1,825	2,670	2,675	2,120	1,590	2,720	13,595
$1-$49.....	4,295	1,635	965	780	560	755	8,990
$50-$99.....	18,505	29,015	3,075	1,885	1,485	2,460	56,415
$100_$149.....	15,110	27,245	7,645	4,505	2,850	3,735	61,095
$150-$174.....	9,095	15,350	8,365	4,375	2,680	3,040	42,900
$175-$199.....	9,790	17,840	12,455	7,430	4,605	4,545	56,665
$200-$224.....	11,510	20,685	18,580	12,855	7,875	8,335	79,835
$225-$249.....	11,415	21,500	23,005	17,120	11,420	11,680	96,215
$250-$274.....	11,150	22,240	27,085	22,035	16,085	17,615	116,215
$275-$299.....	8,665	16,835	23,370	22,350	17,885	22,300	111,400
$300-$324.....	6,465	12,495	17,325	19,500	17,135	25,400	98,315
$325-$349.....	4,055	7,420	11,470	14,135	13,545	23,050	73,675
$350-$374.....	3,370	5,440	7,915	10,765	11,180	21,655	60,330
$375-$399.....	2,070	3,445	5,315	7,280	7,910	18,280	44,295
$400-$424.....	1,685	2,800	3,840	5,340	6,705	17,110	37,485
$425-$449.....	1,200	1,635	2,455	3,510	4,355	12,845	25,990
$450-$474.....	890	1,400	2,100	2,645	3,370	10,835	21,240
$475-$499.....	565	840	1,345	1,910	2,470	7,950	15,080
$500-$524.....	565	810	1,045	1,495	1,830	7,080	12,825
$525-$549.....	420	490	715	970	1,275	5,100	8,965
$550-$574.....	330	475	685	830	960	4,245	7,530
$575-$599.....	230	255	425	520	565	3,115	5,110
$600-$649.....	355	520	745	825	895	4,825	8,175
$650-$699.....	265	285	430	530	630	3,335	5,480
$700-$749.....	195	165	225	290	410	2,145	3,430
$750 OR MORE.....	1,350	1,815	1,925	1,855	1,745	7,275	15,965
TOTAL.....	125,365	215,375	185,195	167,065	142,015	251,405	1,087,225

category to the number of total households (which excludes the two categories).

For example, for total Ontario households earning less than $5,000, the average rent would be estimated as follows (see Figure C1, Sample Census Tabulation):

Total households earning less than $5,000 and paying over $0 and under $750 in rent
= 125365 - 1825 - 1350
= 122190

Average rent estimate =
$25 (midpoint of $1 and $49) x (4295/122190)
+ $74.50 x (18505/122190)
+ .
.
.
+ $724.50 x (195/122190)

= $212.04

Whenever the tables refer to a "percentage difference" or a "percentage increase", this is always calculated as the value in the higher category (usually post-1975 units) minus the value in the lower category (usually pre-1976 units), divided by the value in the lower category. While the tables are accompanied by notes which further clarify these estimates, an example may be helpful. The percentage difference estimates in Table C.6.2 indicate the differences in the distributions of tenant households in the pre-1976 and post-1975 units by both age of the household head and household income. For instance, the percentage of post-1976 units occupied by households in the 15-24 age category and under $5,000 income group was 36 per cent smaller than the percentage of pre-1976 units occupied by similar households. Comparatively, the percentage of post-1975 units occupied by households in the 65 plus age group and under $5,000 income category was 74

per cent higher than the percentage of pre-1976 units occupied by similar households.

The census data used to produce the tables in this appendix are subject to several types of error. (Error sources are discussed in greater detail in Statistics Canada, 1981 Census 99-92B, pages XXXII to XXXIV).

Sampling errors occur because data collected for a portion of the population and scaled up to total population size will not have characteristics which are identical to the total population characteristics. Figure C2 provides approximate measures of errors due to sampling (for the 20 per cent sample data). Although these errors are intended to be used only as a guide, it is evident that for small cell values the sampling errors may make up a large percentage of the cell value. Thus, it can be seen that many of the finer divisions in the census tabulations result in counts that cannot be relied on. In order to estimate sampling errors in the tables, the distribution estimates provided in this appendix must be converted to estimates of household numbers. Rent estimates that are based on cell counts of less than 350 are marked with an asterisk (*). These estimates fall within the first 3 columns in Figure C2 and are likely to be the least accurate estimates presented in the tables.

A second source of error results from a modification of the data, known as "random rounding". To preserve confidentiality, all figures in the tabulations have been randomly rounded to a multiple of 5 in either direction, so that very small figures cannot be associated with individuals with absolute certainty.

FIGURE C2

APPROXIMATE STANDARD ERROR DUE TO SAMPLING

FOR 1981 CENSUS SAMPLE DATA

	CELL VALUE											
	50	100	200	500	1,000	2,000	5,000	10,000	20,000	50,000	100,000	500,000
APPROXIMATE STANDARD ERROR	15	20	30	45	65	90	140	200	280	435	600	1,300

NOTE : "Users wishing to determine the approximate error due to sampling for any given cell of data, based upon the 20% sample, should choose the standard error value in the column of the standard error table whose heading is closest to the value of the given cell in the census tabulation. When using the obtained standard error value, in general the user can be reasonably certain that, for the enumerated population, the true value (discounting all forms of error other than sampling) lies within plus or minus three times the standard error (e.g., for a cell value of 1,000 the range would be 1,000 + or - 3x65 or 1,000 + or - 195)."

SOURCE : STATISTICS CANADA, 1981 CENSUS 99-92B, P. XXXIV

Because each number in the tabulations, including totals, has been treated independently when rounding, row and column totals do not always add up correctly. This error source has the greatest effect on small cell values, where random rounding could distort the figures by as much as 100%, if the true cell value is 5 and it has been "rounded" to 10 or 0.

Other error sources are: coverage error, where a household is missed in the census or counted more than once; response error, which occurs when the response is recorded incorrectly; and processing error, including coding and transcription errors.

TABLE C.1.1

AVERAGE MONTHLY RENT BY INCOME, (1)
SETTLEMENT SIZE AND
PERIOD OF CONSTRUCTION

SETTLEMENT SIZE (000's PEOPLE)	PERIOD OF CONSTRUCTION	INCOME GROUP ($000's) UNDER 5	5-10	10-15	15-20	20-25	25 PLUS	TOTAL
ONTARIO TOTAL	BEFORE 1976	$211	$219	$266	$288	$306	$349	$277
	1976-1981	218	210	313	349	374	420	326
	TOTAL	212	218	272	295	315	361	284
1,000 PLUS (2)	BEFORE 1976	228	239	293	315	334	378	309
	1976-1981	244	220	349	397	424	470	373
	TOTAL	230	236	298	323	345	391	317
500-1,000	BEFORE 1976	207	219	266	288	307	354	279
	1976-1981	213	218	312	351	383	434	346
	TOTAL	207	219	270	295	317	367	288
100-500	BEFORE 1976	203	210	248	267	284	315	252
	1976-1981	230	227	306	331	355	383	312
	TOTAL	206	212	256	276	297	329	261
0-100	BEFORE 1976	199	202	237	254	268	288	238
	1976-1981	185	190	282	305	320	340	267
	TOTAL	197	200	242	262	276	298	243

NOTES: 1. INCOMES ARE FOR 1980; RENTS FOR MID-1981. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. REPRESENTS TORONTO CMA.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.1.2

DISTRIBUTION OF TENANT HOUSEHOLDS (1)
BY INCOME, SETTLEMENT SIZE (2)
AND PERIOD OF CONSTRUCTION

SETTLEMENT SIZE (000's PEOPLE)	PERIOD OF CONSTRUCTION	INCOME GROUP ($000's) UNDER 5	5-10	10-15	15-20	20-25	25 PLUS	TOTAL
ONTARIO TOTAL	BEFORE 1976	10.1%	17.2%	15.2%	13.6%	11.3%	19.0%	86.5%
	1976-1981	1.4	2.7	1.9	1.9	1.8	3.8	13.5
	TOTAL	11.6	19.9	17.1	15.5	13.1	22.8	100.0
1,000 PLUS	BEFORE 1976	3.6	6.0	6.3	5.9	4.9	9.7	36.5
	1976-1981	0.5	0.9	0.6	0.7	0.6	1.7	4.9
	TOTAL	4.1	6.9	6.9	6.6	5.6	11.4	41.5
500-1,000	BEFORE 1976	1.5	2.7	2.3	2.1	1.8	3.2	13.7
	1976-1981	0.2	0.3	0.2	0.3	0.3	0.7	1.9
	TOTAL	1.7	3.0	2.6	2.4	2.1	3.9	15.6
100-500	BEFORE 1976	2.1	3.4	2.7	2.3	1.9	2.6	15.0
	1976-1981	0.3	0.6	0.4	0.4	0.4	0.7	2.7
	TOTAL	2.4	4.0	3.1	2.7	2.3	3.2	17.7
0-100	BEFORE 1976	2.9	5.1	3.9	3.3	2.7	3.5	21.3
	1976-1981	0.5	1.0	0.6	0.6	0.5	0.8	4.0
	TOTAL	3.4	6.1	4.5	3.9	3.2	4.3	25.3

NOTES: 1. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE. THE TOTAL NUMBER OF TENANT HOUSEHOLDS IN THIS GROUP IS 1,057,655. THE NUMBER OF HOUSEHOLDS IN EACH CELL CAN BE ESTIMATED BY MULTIPLYING THE PERCENTAGE ESTIMATE BY THE ONTARIO TOTAL.
2. REFERS TO 1980 INCOME.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.2.1

AVERAGE RENT BY INCOME (1)
AND PERIOD OF CONSTRUCTION
ONTARIO'S 10 CMAs

AREA	PERIOD OF CONSTRUCTION	INCOME GROUP ($000's) UNDER 5	5-10	10-15	15-20	20-25	25 PLUS	TOTAL
HAMILTON:	BEFORE 1976	$199	$215	$251	$272	$284	$317	$258
	1976-1981	172	183	294	341	370	420	301
	TOTAL	196	211	256	278	294	331	263
KITCHENER:	BEFORE 1976	207	211	247	265	281	308	253
	1976-1981	251	228	294	329	344	376	311
	TOTAL	210	213	252	272	290	319	260
LONDON:	BEFORE 1976	210	214	250	271	292	325	256
	1976-1981	252	261	302	321	350	375	320
	TOTAL	214	220	258	280	306	337	267
OSHAWA:	BEFORE 1976	241	249	281	299	319	344	296
	1976-1981	234*	227	314	353	369	393	330
	TOTAL	239	246	285	309	331	356	303
OTTAWA:	BEFORE 1976	213	223	276	300	324	375	295
	1976-1981	261	264	325	356	389	439	374
	TOTAL	217	226	281	307	334	386	305
ST. CATH-ARINES/ NIAGARA:	BEFORE 1976	198	206	235	250	265	287	235
	1976-1981	184	197	290	311	325	375	277
	TOTAL	196	204	240	255	274	302	240
SUDBURY:	BEFORE 1976	181	186	232	247	258	296	232
	1976-1981	196*	180*	292*	313*	352*	381*	285
	TOTAL	181	185	236	253	264	303	235
THUNDER BAY:	BEFORE 1976	205	215	254	287	306	338	269
	1976-1981	193	182	319	353*	394*	397	295
	TOTAL	205	207	268	297	323	352	275
TORONTO:	BEFORE 1976	228	239	293	315	334	378	309
	1976-1981	244	220	349	397	424	470	373
	TOTAL	230	236	298	323	345	391	317
WINDSOR:	BEFORE 1976	196	206	248	268	284	319	244
	1976-1981	264	261	326	348	365	391	329
	TOTAL	204	214	264	282	299	337	259

NOTES: 1. INCOMES ARE FOR 1980; RENTS FOR MID-1981. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. ESTIMATES MARKED WITH AN ASTERISK (*) INDICATE THAT THE CALCULATIONS ARE BASED ON CELL SIZES OF LESS THAN 350 HOUSEHOLDS. SEE INTRODUCTION — SAMPLING ERRORS.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.2.2

DISTRIBUTION OF TENANT HOUSEHOLDS (1)
BY INCOME AND PERIOD OF CONSTRUCTION (2)
ONTARIO'S 10 CMAs

AREA	PERIOD OF CONSTRUCTION	INCOME GROUP ($000's) UNDER 5	5-10	10-15	15-20	20-25	25 PLUS	TOTAL
HAMILTON:	BEFORE 1976	11.0%	19.2%	14.7%	14.2%	11.8%	17.8%	88.8%
	1976-1981	1.3	2.7	1.5	1.3	1.5	2.9	11.2
	TOTAL	12.3	21.9	16.3	15.5	13.3	20.8	100.0
KITCHENER:	BEFORE 1976	10.2	18.6	17.1	15.3	11.9	15.3	88.3
	1976-1981	1.1	2.1	1.9	1.9	1.9	2.7	11.7
	TOTAL	11.3	20.7	18.9	17.2	13.8	18.1	100.0
LONDON:	BEFORE 1976	11.3	19.0	16.5	13.3	8.9	13.4	82.5
	1976-1981	1.4	2.9	3.1	3.0	2.8	4.3	17.5
	TOTAL	12.7	21.8	19.6	16.3	11.7	17.8	100.0
OSHAWA:	BEFORE 1976	8.2	13.1	13.3	13.0	12.8	18.9	79.3
	1976-1981	2.0	3.7	2.2	2.8	4.1	6.1	20.8
	TOTAL	10.2	16.9	15.5	15.7	16.8	25.1	100.0
OTTAWA:	BEFORE 1976	9.1	16.0	14.9	13.2	11.2	22.7	87.2
	1976-1981	0.8	1.5	1.6	1.8	2.0	5.1	12.8
	TOTAL	9.9	17.5	16.5	15.1	13.2	27.8	100.0
ST. CATH-ARINES/ NIAGARA:	BEFORE 1976	13.9	22.5	15.6	12.1	9.8	13.4	87.4
	1976-1981	1.7	3.4	1.7	1.3	1.7	2.7	12.5
	TOTAL	15.6	25.9	17.4	13.4	11.5	16.2	100.0
SUDBURY:	BEFORE 1976	15.1	19.7	13.3	14.7	13.5	16.4	92.9
	1976-1981	1.0	1.7	0.9	0.9	1.0	1.8	7.1
	TOTAL	16.0	21.3	14.1	15.8	14.6	18.2	100.0
THUNDER BAY:	BEFORE 1976	9.9	17.1	13.4	10.4	10.4	17.0	77.9
	1976-1981	2.9	5.9	3.7	2.1	2.6	5.0	22.1
	TOTAL	12.7	23.0	16.9	12.3	13.1	21.9	100.0
TORONTO:	BEFORE 1976	8.8	14.5	15.2	14.3	11.9	23.5	88.1
	1976-1981	1.2	2.1	1.5	1.6	1.5	4.0	11.9
	TOTAL	10.0	16.6	16.7	15.8	13.5	27.5	100.0
WINDSOR:	BEFORE 1976	14.1	22.9	13.0	11.0	9.4	11.9	82.2
	1976-1981	1.9	3.9	3.2	2.4	2.4	4.1	17.7
	TOTAL	15.8	26.9	16.3	13.4	11.6	16.0	100.0

NOTES: 1. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. REFERS TO 1980 INCOME.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.3.1

AVERAGE MONTHLY RENT (1)
BY AGE OF THE HOUSEHOLD MAINTAINER,
SETTLEMENT SIZE AND
PERIOD OF CONSTRUCTION

SETTLEMENT SIZE (000's PEOPLE)	PERIOD OF CONSTRUCTION	AGE OF HOUSEHOLD MAINTAINER 15-24	25-44	45-64	65 PLUS	TOTAL
ONTARIO TOTAL	BEFORE 1976	$265	$298	$280	$230	$277
	1976-1981	334	377	337	207	326
	TOTAL	275	308	286	226	284
1,000 PLUS	BEFORE 1976	304	326	311	259	309
	1976-1981	391	427	390	200	373
	TOTAL	316	338	319	251	317
500-1,000	BEFORE 1976	267	299	288	233	279
	1976-1981	335	387	362	207	346
	TOTAL	275	311	295	230	288
100-500	BEFORE 1976	246	271	250	214	252
	1976-1981	313	347	315	237	311
	TOTAL	256	282	259	219	261
0-100	BEFORE 1976	235	260	233	195	238
	1976-1981	286	312	274	196	268
	TOTAL	242	267	239	195	243

NOTES: 1. RENTS ARE FOR MID-1981. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.3.2

DISTRIBUTION OF TENANT HOUSEHOLDS (1)
BY AGE, SETTLEMENT SIZE
AND PERIOD OF CONSTRUCTION

SETTLEMENT SIZE (000's PEOPLE)	PERIOD OF CONSTRUCTION	AGE OF HOUSEHOLD MAINTAINER 15-24	25-44	45-64	65 PLUS	TOTAL
ONTARIO TOTAL	BEFORE 1976	13.9%	39.9%	18.0%	14.8%	86.5%
	1976-1981	2.2	6.1	2.2	2.9	13.5
	TOTAL	16.2	45.9	20.2	17.7	100.0
1,000 PLUS	BEFORE 1976	4.6	18.1	8.0	5.8	36.5
	1976-1981	0.7	2.5	0.8	0.9	4.9
	TOTAL	5.3	20.6	8.9	6.7	41.5
500-1,000	BEFORE 1976	2.2	6.1	3.0	2.4	13.7
	1976-1981	0.3	0.9	0.3	0.3	1.9
	TOTAL	2.5	7.0	3.3	2.7	15.6
100-500	BEFORE 1976	3.0	6.4	3.0	2.6	15.0
	1976-1981	0.5	1.2	0.4	0.6	2.7
	TOTAL	3.5	7.6	3.4	3.2	17.7
0-100	BEFORE 1976	4.2	9.2	4.0	3.9	21.3
	1976-1981	0.7	1.5	0.7	1.1	4.0
	TOTAL	4.8	10.7	4.6	5.1	25.3

NOTES: 1. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE. THE TOTAL NUMBER OF TENANT HOUSEHOLDS IN THIS GROUP IS 1,057,645. THE NUMBER OF HOUSEHOLDS IN EACH CELL CAN BE ESTIMATED BY MULTIPLYING THE PERCENTAGE ESTIMATE BY THE ABOVE TOTAL.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.4.1

AVERAGE RENT BY AGE (1)
AND PERIOD OF CONSTRUCTION
ONTARIO'S 10 CMAs

AREA	PERIOD OF CONSTRUCTION	AGE OF HOUSEHOLD MAINTAINER 15-24	25-44	45-64	65 PLUS	TOTAL
HAMILTON:	BEFORE 1976	$251	$276	$263	$220	$258
	1976-1981	316	368	323	186	301
	TOTAL	258	285	268	214	263
KITCHENER:	BEFORE 1976	245	268	252	222	253
	1976-1981	309	343	334	224	311
	TOTAL	252	277	259	222	260
LONDON:	BEFORE 1976	248	273	257	224	256
	1976-1981	307	339	327	276	320
	TOTAL	260	286	268	231	267
OSHAWA:	BEFORE 1976	289	311	298	258	296
	1976-1981	349	364	343	210	330
	TOTAL	299	323	307	247	303
OTTAWA:	BEFORE 1976	279	314	307	244	295
	1976-1981	344	395	391	254	374
	TOTAL	288	327	315	245	305
ST. CATH-ARINES/ NIAGARA:	BEFORE 1976	225	253	237	202	235
	1976-1981	288	325	296	200	276
	TOTAL	231	262	244	203	240
SUDBURY:	BEFORE 1976	219	254	225	185	232
	1976-1981	265*	342	268*	221*	284
	TOTAL	221	258	230	190	236
THUNDER BAY:	BEFORE 1976	276	297	257	202	269
	1976-1981	346	362	273	199	295
	TOTAL	289	309	259	201	275
TORONTO:	BEFORE 1976	304	326	311	259	309
	1976-1981	391	427	390	200	373
	TOTAL	316	338	319	251	317
WINDSOR:	BEFORE 1976	242	267	239	206	244
	1976-1981	318	360	322	286	328
	TOTAL	254	283	255	224	259

NOTES: 1. RENTS ARE FOR MID-1981. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. ESTIMATES MARKED WITH AN ASTERISK (*) INDICATE THAT THE CALCULATIONS ARE BASED ON CELL SIZES OF LESS THAN 350 HOUSEHOLDS. SEE INTRODUCTION -- SAMPLING ERRORS.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.4.2

DISTRIBUTION OF TENANT HOUSEHOLDS
BY AGE AND PERIOD OF CONSTRUCTION
ONTARIO'S 10 CMAs

AREA	PERIOD OF CONSTRUCTION	AGE OF HOUSEHOLD MAINTAINER 15-24	25-44	45-64	65 PLUS	TOTAL
HAMILTON:	BEFORE 1976	14.7%	37.1%	19.8%	17.2%	88.8%
	1976-1981	1.6	4.2	2.2	3.1	11.2
	TOTAL	16.3	41.3	22.1	20.4	100.0
KITCHENER:	BEFORE 1976	19.0	40.1	15.7	13.7	88.3
	1976-1981	2.4	5.6	1.5	2.2	11.7
	TOTAL	21.3	45.6	17.2	15.8	100.0
LONDON:	BEFORE 1976	17.7	34.8	15.3	14.8	82.5
	1976-1981	4.4	8.0	2.4	2.8	17.5
	TOTAL	22.1	42.6	17.7	17.5	100.0
OSHAWA:	BEFORE 1976	16.2	35.0	17.0	11.2	79.3
	1976-1981	3.4	10.0	3.5	3.8	20.7
	TOTAL	19.5	45.0	20.3	15.1	100.0
OTTAWA:	BEFORE 1976	13.8	40.3	18.5	14.6	87.2
	1976-1981	2.3	7.4	2.1	1.0	12.8
	TOTAL	16.0	47.7	20.6	15.6	100.0
ST. CATH-ARINES/ NIAGARA:	BEFORE 1976	15.5	35.3	19.4	17.4	87.4
	1976-1981	1.7	4.5	2.5	3.9	12.6
	TOTAL	17.1	39.7	22.0	21.3	100.0
SUDBURY:	BEFORE 1976	17.1	42.1	20.7	12.5	92.9
	1976-1981	1.1	2.7	1.7	1.5	7.1
	TOTAL	18.2	44.7	22.8	14.3	100.0
THUNDER BAY:	BEFORE 1976	16.1	34.0	14.8	13.0	78.1
	1976-1981	3.6	8.4	3.7	6.7	22.0
	TOTAL	19.6	41.9	18.8	19.6	100.0
TORONTO:	BEFORE 1976	11.1	43.8	19.4	13.9	88.1
	1976-1981	1.8	5.9	2.0	2.2	11.9
	TOTAL	12.8	49.7	21.4	16.1	100.0
WINDSOR:	BEFORE 1976	14.5	33.4	16.9	17.2	82.2
	1976-1981	2.7	7.2	3.3	4.4	17.7
	TOTAL	17.3	40.6	20.4	21.8	100.0

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.5.1

DISTRIBUTION OF TENANT HOUSEHOLDS (1)
BY AGE, PERIOD OF CONSTRUCTION AND INCOME (2)
ONTARIO, 1981

HOUSEHOLD INCOME ($)	AGE OF HOUSEHOLD MAINTAINER 15-24	25-44	45-64	65 PLUS	TOTAL
OCCUPYING UNITS BUILT BEFORE 1976					
UNDER 5,000	2.4%	3.8%	2.6%	1.3%	10.1%
5,000-10,000	2.8	5.0	2.4	6.9	17.2
10,000-15,000	3.0	6.7	2.8	2.7	15.2
15,000-20,000	2.3	7.2	2.7	1.4	13.6
20,000-25,000	1.7	6.5	2.3	0.8	11.3
25,000 PLUS	1.7	10.7	5.2	1.5	19.0
TOTAL	13.9	39.9	18.0	14.8	86.5
OCCUPYING UNITS BUILT BETWEEN 1976-1981					
UNDER 5,000	0.2	0.4	0.4	0.4	1.4
5,000-10,000	0.3	0.5	0.3	1.6	2.7
10,000-15,000	0.4	0.7	0.3	0.5	1.9
15,000-20,000	0.4	1.0	0.3	0.2	1.9
20,000-25,000	0.4	1.1	0.3	0.1	1.8
25,000 PLUS	0.5	2.4	0.8	0.1	3.8
TOTAL	2.2	6.1	2.2	2.9	13.5
TOTAL ALL CONSTRUCTION PERIODS					
UNDER 5,000	2.7	4.2	3.0	1.7	11.6
5,000-10,000	3.1	5.5	2.7	8.6	19.9
10,000-15,000	3.4	7.4	3.1	3.2	17.1
15,000-20,000	2.7	8.2	3.0	1.6	15.5
20,000-25,000	2.1	7.6	2.5	0.9	13.1
25,000 PLUS	2.2	13.0	6.0	1.6	22.8
TOTAL	16.2	45.9	20.2	17.7	100.0

NOTES: 1. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE. THE TOTAL NUMBER OF HOUSEHOLDS IN THIS GROUP IS 1,057,645. THE NUMBER OF HOUSEHOLDS IN EACH CELL CAN BE ESTIMATED BY MULTIPLYING THE PERCENTAGE ESTIMATE BY THE ONTARIO TOTAL.
2. REFERS TO 1980 INCOME.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.5.2

DISTRIBUTION OF TENANT HOUSEHOLDS (1)
BY AGE, PERIOD OF CONSTRUCTION AND INCOME (2)
TORONTO, 1981

HOUSEHOLD INCOME ($)	AGE OF HOUSEHOLD MAINTAINER 15-24	25-44	45-64	65 PLUS	TOTAL
OCCUPYING UNITS BUILT BEFORE 1976					
UNDER 5,000	1.6%	3.7%	2.3%	1.2%	8.8%
5,000-10,000	1.9	4.5	2.1	6.0	14.5
10,000-15,000	2.4	7.4	2.9	2.5	15.2
15,000-20,000	1.9	8.0	3.0	1.4	14.2
20,000-25,000	1.4	7.0	2.6	0.9	11.9
25,000 PLUS	1.8	13.3	6.5	1.9	23.5
TOTAL	11.1	43.8	19.4	13.9	88.1
OCCUPYING UNITS BUILT BETWEEN 1976-1981					
UNDER 5,000	0.2	0.4	0.3	0.3	1.2
5,000-10,000	0.2	0.4	0.2	1.3	2.1
10,000-15,000	0.3	0.7	0.2	0.3	1.5
15,000-20,000	0.3	0.9	0.2	0.1	1.6
20,000-25,000	0.3	1.0	0.2	0.1	1.5
25,000 PLUS	0.5	2.6	0.8	0.1	4.0
TOTAL	1.8	5.9	2.0	2.2	11.9
TOTAL ALL CONSTRUCTION PERIODS					
UNDER 5,000	1.8	4.1	2.6	1.6	10.0
5,000-10,000	2.2	4.8	2.3	7.2	16.6
10,000-15,000	2.7	8.0	3.1	2.8	16.7
15,000-20,000	2.2	8.9	3.3	1.5	15.8
20,000-25,000	1.7	8.0	2.8	1.0	13.5
25,000 PLUS	2.3	15.9	7.3	2.0	27.5
TOTAL	12.8	49.7	21.4	16.1	100.0

NOTES: 1. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE. THE TOTAL NUMBER OF HOUSEHOLDS IN THIS GROUP IS 438,445. THE NUMBER OF HOUSEHOLDS IN EACH CELL CAN BE ESTIMATED BY MULTIPLYING THE PERCENTAGE ESTIMATE BY THE TORONTO TOTAL.
2. REFERS TO 1980 INCOME.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.6.1

AVERAGE MONTHLY RENT BY AGE, (1)
PERIOD OF CONSTRUCTION AND INCOME (2)
ONTARIO, 1981

HOUSEHOLD INCOME ($)	AGE OF HOUSEHOLD MAINTAINER 15-24	25-44	45-64	65 PLUS	TOTAL
UNITS BUILT BEFORE 1976					
UNDER 5,000	$226	$245	$188	$137	$211
5,000-10,000	242	246	230	186	219
10,000-15,000	259	274	261	262	266
15,000-20,000	278	293	282	289	288
20,000-25,000	295	310	300	310	306
25,000 PLUS	325	351	350	359	349
TOTAL	265	298	280	230	277
UNITS BUILT BETWEEN 1976-1981					
UNDER 5,000	282	300	174	122	218
5,000-10,000	303	294	251	163	210
10,000-15,000	312	338	323	276	314
15,000-20,000	334	361	346	325	349
20,000-25,000	349	381	381	365	374
25,000 PLUS	386	424	434	408	420
TOTAL	334	377	337	207	326
TOTAL ALL CONSTRUCTION PERIODS					
UNDER 5,000	231	250	186	134	212
5,000-10,000	248	250	232	181	218
10,000-15,000	265	280	266	264	272
15,000-20,000	286	301	288	293	295
20,000-25,000	304	320	309	315	315
25,000 PLUS	339	364	361	363	361
TOTAL	275	308	286	226	284
PERCENTAGE DIFFERENCE (3)					
UNDER 5,000	24.6%	22.7%	-7.0%	-11.0%	3.0%
5,000-10,000	25.3	19.6	9.1	-12.7	-4.0
10,000-15,000	20.4	23.2	23.9	5.5	17.7
15,000-20,000	20.4	23.0	22.7	12.7	21.2
20,000-25,000	18.4	22.9	26.9	17.7	22.2
25,000 PLUS	18.7	20.8	24.1	13.6	20.5
TOTAL	25.9	26.7	20.6	-10.1	17.6

NOTES: 1. RENTS ARE FOR MID-1981. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. REFERS TO 1980 INCOME.
3. REFERS TO THE AMOUNT THAT AVERAGE RENT FOR UNITS BUILT BETWEEN 1976-81 IS HIGHER THAN FOR UNITS BUILT BEFORE 1976 (BASED ON UNROUNDED AVERAGE RENT).

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.6.2

DISTRIBUTION OF TENANT HOUSEHOLDS BY AGE, (1)
PERIOD OF CONSTRUCTION AND INCOME (2)
ONTARIO, 1981

HOUSEHOLD INCOME ($)	AGE OF HOUSEHOLD MAINTAINER 15-24	25-44	45-64	65 PLUS	TOTAL
OCCUPYING UNITS BUILT BEFORE 1976					
UNDER 5,000	2.8%	4.3%	3.0%	1.5%	11.7%
5,000-10,000	3.3	5.8	2.8	8.0	19.9
10,000-15,000	3.5	7.7	3.3	3.2	17.6
15,000-20,000	2.7	8.4	3.1	1.6	15.8
20,000-25,000	2.0	7.5	2.6	1.0	13.1
25,000 PLUS	1.9	12.3	6.0	1.7	22.0
TOTAL	16.1	46.0	20.8	17.0	100.0
OCCUPYING UNITS BUILT BETWEEN 1976-1981					
UNDER 5,000	1.8	3.2	2.8	2.7	10.5
5,000-10,000	2.3	3.5	2.0	12.2	20.1
10,000-15,000	3.0	5.3	1.9	3.6	13.8
15,000-20,000	3.0	7.3	2.1	1.4	13.8
20,000-25,000	2.7	8.0	2.0	0.8	13.5
25,000 PLUS	3.7	17.7	5.9	1.1	28.3
TOTAL	16.4	45.0	16.7	21.9	100.0
TOTAL ALL CONSTRUCTION PERIODS					
UNDER 5,000	2.7	4.2	3.0	1.7	11.6
5,000-10,000	3.1	5.5	2.7	8.6	19.9
10,000-15,000	3.4	7.4	3.1	3.2	17.1
15,000-20,000	2.7	8.2	3.0	1.6	15.5
20,000-25,000	2.1	7.6	2.5	0.9	13.1
25,000 PLUS	2.2	13.0	6.0	1.6	22.8
TOTAL	16.2	45.9	20.2	17.7	100.0
PERCENTAGE DIFFERENCE (3)					
UNDER 5,000	-36.5	-26.5	-6.8	74.0	-10.5
5,000-10,000	-30.0	-40.3	-28.2	52.5	0.7
10,000-15,000	-12.9	-31.9	-41.2	14.6	-21.6
15,000-20,000	9.8	-12.0	-31.5	-15.5	-12.4
20,000-25,000	38.1	6.6	-25.4	-17.6	3.5
25,000 PLUS	90.0	43.7	-2.3	-35.8	29.0
TOTAL	1.8	-2.3	-19.6	28.2	0.0

NOTES: 1. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. REFERS TO 1980 INCOME.
3. REFERS TO THE PERCENTAGE DIFFERENCE BETWEEN THE DISTRIBUTION OF HOUSEHOLDS OCCUPYING UNITS BUILT BETWEEN 1976-81 AND BEFORE 1976.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.6.3.1

AVERAGE MONTHLY RENT BY AGE, (1)
PERIOD OF CONSTRUCTION AND INCOME (2)
HAMILTON, 1981

HOUSEHOLD INCOME ($)	AGE OF HOUSEHOLD MAINTAINER 15-24	25-44	45-64	65 PLUS	TOTAL
UNITS BUILT BEFORE 1976					
UNDER 5,000	$219	$223	$185	$136	$199
5,000-10,000	236	232	234	190	215
10,000-15,000	245	259	249	248	251
15,000-20,000	263	280	264	275	272
20,000-25,000	272	291	273	282	284
25,000 PLUS	294	319	324	315	317
TOTAL	251	276	263	220	258
UNITS BUILT BETWEEN 1976-1981					
UNDER 5,000	230*	239*	146*	94*	168
5,000-10,000	289*	276*	223*	140	184
10,000-15,000	283*	341	314*	243*	294
15,000-20,000	306*	359*	361*	297*	342
20,000-25,000	348*	378	382*	355*	372
25,000 PLUS	379*	433	418	398*	420
TOTAL	316	368	323	186	301
TOTAL ALL CONSTRUCTION PERIODS					
UNDER 5,000	219	226	180	127	196
5,000-10,000	242	236	233	181	211
10,000-15,000	246	265	253	248	255
15,000-20,000	269	285	274	276	278
20,000-25,000	281	301	284	294	294
25,000 PLUS	312	335	334	324	331
TOTAL	258	285	268	214	263
PERCENTAGE DIFFERENCE (3)					
UNDER 5,000	5.0%	7.0%	-20.9%	-31.1%	-15.6%
5,000-10,000	22.2	19.0	-4.7	-26.2	-14.5
10,000-15,000	15.4	31.7	26.2	-1.9	17.1
15,000-20,000	16.2	28.4	36.8	8.0	25.6
20,000-25,000	27.9	29.9	39.7	26.1	30.8
25,000 PLUS	29.1	35.6	29.1	26.4	32.5
TOTAL	26.0	33.4	22.9	-15.3	16.7

NOTES: 1. RENTS ARE FOR MID-1981. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. REFERS TO 1980 INCOME.
3. REFERS TO THE AMOUNT THAT AVERAGE RENT FOR UNITS BUILT BETWEEN 1976-81 IS HIGHER THAN FOR UNITS BUILT BEFORE 1976 (BASED ON UNROUNDED AVERAGE RENT).
4. ESTIMATES MARKED WITH AN ASTERISK (*) INDICATE THAT THE CALCULATIONS ARE BASED ON CELL SIZES OF LESS THAN 350 HOUSEHOLDS. SEE INTRODUCTION -- SAMPLING ERRORS.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.6.3.2

DISTRIBUTION OF TENANT HOUSEHOLDS BY AGE, (1)
PERIOD OF CONSTRUCTION AND INCOME (2)
HAMILTON, 1981

HOUSEHOLD INCOME ($)	AGE OF HOUSEHOLD MAINTAINER 15-24	25-44	45-64	65 PLUS	TOTAL
OCCUPYING UNITS BUILT BEFORE 1976					
UNDER 5,000	2.9%	4.3%	3.3%	1.9%	12.4%
5,000-10,000	3.5	5.9	3.2	9.0	21.6
10,000-15,000	3.0	6.2	3.6	3.9	16.6
15,000-20,000	3.1	7.7	3.3	2.0	16.0
20,000-25,000	2.1	7.4	2.9	0.9	13.2
25,000 PLUS	2.0	10.5	6.0	1.6	20.1
TOTAL	16.6	41.8	22.3	19.4	100.0
OCCUPYING UNITS BUILT BETWEEN 1976-1981					
UNDER 5,000	1.7	3.3	3.7	3.3	11.6
5,000-10,000	2.5	3.7	2.4	15.8	24.1
10,000-15,000	2.1	5.3	2.4	4.2	13.7
15,000-20,000	2.3	3.8	3.3	1.8	11.4
20,000-25,000	2.4	7.5	2.1	1.2	12.9
25,000 PLUS	4.0	14.2	6.3	1.8	25.8
TOTAL	14.1	37.8	19.8	28.0	100.0
TOTAL ALL CONSTRUCTION PERIODS					
UNDER 5,000	2.7	4.2	3.3	2.1	12.4
5,000-10,000	3.4	5.6	3.1	9.8	21.9
10,000-15,000	2.9	6.0	3.4	4.0	16.3
15,000-20,000	3.0	7.2	3.3	2.0	15.5
20,000-25,000	2.1	7.3	2.8	1.0	13.2
25,000 PLUS	2.2	10.9	6.0	1.6	20.7
TOTAL	16.3	41.3	22.1	20.4	100.0
PERCENTAGE DIFFERENCE (3)					
UNDER 5,000	-41.6	-22.0	11.8	74.2	-6.4
5,000-10,000	-29.0	-36.4	-27.2	74.2	11.2
10,000-15,000	-30.3	-15.2	-34.1	7.7	-17.6
15,000-20,000	-26.2	-50.5	0.8	-7.6	-29.1
20,000-25,000	14.1	1.0	-28.8	27.3	-2.7
25,000 PLUS	101.4	35.5	5.7	7.5	28.3
TOTAL	-14.9	-9.4	-11.0	44.1	0.0

NOTES: 1. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. REFERS TO 1980 INCOME.
3. REFERS TO THE PERCENTAGE DIFFERENCE BETWEEN THE DISTRIBUTION OF HOUSEHOLDS OCCUPYING UNITS BUILT BETWEEN 1976-81 AND BEFORE 1976.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.6.4.1

AVERAGE MONTHLY RENT BY AGE, (1)
PERIOD OF CONSTRUCTION AND INCOME (2)
KITCHENER, 1981

HOUSEHOLD INCOME ($)	AGE OF HOUSEHOLD MAINTAINER 15-24	25-44	45-64	65 PLUS	TOTAL
UNITS BUILT BEFORE 1976					
UNDER 5,000	$210	$233	$189	$137	$207
5,000-10,000	227	230	217	184	211
10,000-15,000	238	254	238	252	247
15,000-20,000	260	266	253	286	264
20,000-25,000	270	290	265	298*	282
25,000 PLUS	298	309	309	327	308
TOTAL	245	268	252	222	253
UNITS BUILT BETWEEN 1976-1981					
UNDER 5,000	265*	285*	236*	168*	255
5,000-10,000	295*	300*	281*	181	228
10,000-15,000	289*	304*	305*	272*	293
15,000-20,000	318*	341	345*	300*	330
20,000-25,000	323*	350	364*	280*	343
25,000 PLUS	347*	378	383*	437*	376
TOTAL	309	343	334	224	311
TOTAL ALL CONSTRUCTION PERIODS					
UNDER 5,000	215	239	191	141	210
5,000-10,000	231	232	220	186	213
10,000-15,000	243	259	238	257	252
15,000-20,000	268	276	262	294	272
20,000-25,000	279	298	270	296*	289
25,000 PLUS	307	319	317	340	319
TOTAL	252	277	259	222	260
PERCENTAGE DIFFERENCE (3)					
UNDER 5,000	26.3%	22.4%	25.2%	22.6%	23.5%
5,000-10,000	29.9	30.5	29.5	-1.9	7.6
10,000-15,000	21.5	19.5	27.9	7.8	18.5
15,000-20,000	22.1	28.0	36.2	4.8	24.8
20,000-25,000	19.5	20.8	37.2	-6.2	21.7
25,000 PLUS	16.5	22.4	23.9	33.4	21.9
TOTAL	26.3	28.1	32.5	0.6	22.7

NOTES: 1. RENTS ARE FOR MID-1981. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. REFERS TO 1980 INCOME.
3. REFERS TO THE AMOUNT THAT AVERAGE RENT FOR UNITS BUILT BETWEEN 1976-81 IS HIGHER THAN FOR UNITS BUILT BEFORE 1976 (BASED ON UNROUNDED AVERAGE RENT).
4. ESTIMATES MARKED WITH AN ASTERISK (*) INDICATE THAT THE CALCULATIONS ARE BASED ON CELL SIZES OF LESS THAN 350 HOUSEHOLDS. SEE INTRODUCTION — SAMPLING ERRORS.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.6.4.2

DISTRIBUTION OF TENANT HOUSEHOLDS BY AGE, (1)
PERIOD OF CONSTRUCTION AND INCOME (2)
KITCHENER, 1981

HOUSEHOLD INCOME ($)	AGE OF HOUSEHOLD MAINTAINER 15-24	25-44	45-64	65 PLUS	TOTAL
OCCUPYING UNITS BUILT BEFORE 1976					
UNDER 5,000	3.4%	4.5%	2.3%	1.4%	11.6%
5,000-10,000	5.0	6.6	2.3	7.2	21.1
10,000-15,000	4.5	8.5	3.2	3.1	19.3
15,000-20,000	4.0	8.7	3.1	1.5	17.3
20,000-25,000	2.5	7.7	2.6	0.7	13.5
25,000 PLUS	2.2	9.6	4.4	1.2	17.4
TOTAL	21.5	45.4	17.8	15.5	100.0
OCCUPYING UNITS BUILT BETWEEN 1976-1981					
UNDER 5,000	2.6	3.6	1.9	1.3	9.5
5,000-10,000	3.2	2.9	1.1	10.4	18.2
10,000-15,000	3.6	7.1	1.9	3.9	16.3
15,000-20,000	4.5	9.1	1.4	1.3	16.4
20,000-25,000	3.8	10.3	1.2	0.8	16.1
25,000 PLUS	3.0	15.3	4.8	0.7	23.4
TOTAL	20.5	48.2	12.5	18.7	100.0
TOTAL ALL CONSTRUCTION PERIODS					
UNDER 5,000	3.3	4.3	2.2	1.4	11.3
5,000-10,000	4.7	6.1	2.2	7.8	20.7
10,000-15,000	4.3	8.3	3.0	3.2	18.9
15,000-20,000	4.0	8.8	2.9	1.6	17.2
20,000-25,000	2.6	7.9	2.5	0.7	13.8
25,000 PLUS	2.3	10.2	4.4	1.2	18.1
TOTAL	21.3	45.6	17.2	15.8	100.0
PERCENTAGE DIFFERENCE (3)					
UNDER 5,000	-24.5	-21.1	-17.7	-4.7	-18.1
5,000-10,000	-35.0	-55.9	-51.3	44.1	-13.8
10,000-15,000	-20.3	-15.8	-40.3	25.2	-15.7
15,000-20,000	11.8	5.1	-52.6	-12.9	-5.3
20,000-25,000	52.8	32.5	-53.6	7.8	19.3
25,000 PLUS	36.8	59.8	9.3	-46.1	34.9
TOTAL	-4.5	6.1	-30.0	21.0	0.0

NOTES: 1. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. REFERS TO 1980 INCOME.
3. REFERS TO THE PERCENTAGE DIFFERENCE BETWEEN THE DISTRIBUTION OF HOUSEHOLDS OCCUPYING UNITS BUILT BETWEEN 1976-81 AND BEFORE 1976.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.6.5.1

AVERAGE MONTHLY RENT BY AGE, (1)
PERIOD OF CONSTRUCTION AND INCOME (2)
LONDON, 1981

HOUSEHOLD INCOME ($)	AGE OF HOUSEHOLD MAINTAINER 15-24	25-44	45-64	65 PLUS	TOTAL
UNITS BUILT BEFORE 1976					
UNDER 5,000	$232	$225	$193	$121	$210
5,000-10,000	236	234	222	179	213
10,000-15,000	244	251	241	261	250
15,000-20,000	269	277	258	270	271
20,000-25,000	282	299	284	294	292
25,000 PLUS	303	332	315	334	324
TOTAL	248	273	257	224	256
UNITS BUILT BETWEEN 1976-1981					
UNDER 5,000	300*	308*	169*	174*	252
5,000-10,000	289*	312	302*	188	263
10,000-15,000	293	312	316*	287*	303
15,000-20,000	304	319	335*	364*	321
20,000-25,000	320*	360	358*	379*	350
25,000 PLUS	345*	374	384	404*	377
TOTAL	307	339	327	276	320
TOTAL ALL CONSTRUCTION PERIODS					
UNDER 5,000	236	234	191	129	214
5,000-10,000	244	243	230	181	220
10,000-15,000	254	261	250	265	258
15,000-20,000	279	283	268	286	280
20,000-25,000	293	312	293	312	306
25,000 PLUS	321	342	328	349	337
TOTAL	260	286	268	231	267
PERCENTAGE DIFFERENCE (3)					
UNDER 5,000	29.1%	36.8%	-12.6%	43.7%	20.0%
5,000-10,000	22.6	33.6	36.1	5.2	23.2
10,000-15,000	20.2	24.4	30.8	9.7	21.1
15,000-20,000	13.0	15.2	29.8	34.8	18.6
20,000-25,000	13.7	20.4	26.2	28.6	19.8
25,000 PLUS	13.8	12.9	21.9	20.9	16.2
TOTAL	23.6	24.1	26.9	23.3	25.0

NOTES: 1. RENTS ARE FOR MID-1981. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. REFERS TO 1980 INCOME.
3. REFERS TO THE AMOUNT THAT AVERAGE RENT FOR UNITS BUILT BETWEEN 1976-81 IS HIGHER THAN FOR UNITS BUILT BEFORE 1976 (BASED ON UNROUNDED AVERAGE RENT).
4. ESTIMATES MARKED WITH AN ASTERISK (*) INDICATE THAT THE CALCULATIONS ARE BASED ON CELL SIZES OF LESS THAN 350 HOUSEHOLDS. SEE INTRODUCTION — SAMPLING ERRORS.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.6.5.2

DISTRIBUTION OF TENANT HOUSEHOLDS BY AGE, (1)
PERIOD OF CONSTRUCTION AND INCOME (2)
LONDON, 1981

HOUSEHOLD INCOME ($)	AGE OF HOUSEHOLD MAINTAINER 15-24	25-44	45-64	65 PLUS	TOTAL
OCCUPYING UNITS BUILT BEFORE 1976					
UNDER 5,000	5.2%	4.6%	2.7%	1.4%	13.7%
5,000-10,000	5.8	6.5	2.6	8.0	23.0
10,000-15,000	4.8	8.3	3.5	3.4	20.0
15,000-20,000	2.6	8.5	3.0	2.1	16.1
20,000-25,000	1.9	5.6	2.2	1.1	10.8
25,000 PLUS	1.4	8.5	4.6	1.9	16.3
TOTAL	21.5	42.1	18.5	17.9	100.0
OCCUPYING UNITS BUILT BETWEEN 1976-1981					
UNDER 5,000	2.6	2.2	1.8	1.4	7.9
5,000-10,000	4.2	4.9	1.5	5.7	16.3
10,000-15,000	5.8	7.2	1.5	3.3	17.8
15,000-20,000	4.4	9.0	1.6	1.8	17.2
20,000-25,000	3.9	8.0	2.3	1.6	16.1
25,000 PLUS	3.9	13.7	5.0	1.8	24.7
TOTAL	24.9	45.5	13.8	16.0	100.0
TOTAL ALL CONSTRUCTION PERIODS					
UNDER 5,000	4.7	4.1	2.6	1.4	12.7
5,000-10,000	5.5	6.2	2.4	7.8	21.9
10,000-15,000	4.9	8.1	3.1	3.4	19.6
15,000-20,000	2.9	8.6	2.9	1.9	16.3
20,000-25,000	2.2	6.1	2.2	1.2	11.7
25,000 PLUS	1.9	9.4	4.6	1.9	17.8
TOTAL	22.1	42.6	17.7	17.5	100.0
PERCENTAGE DIFFERENCE (3)					
UNDER 5,000	-49.7	-51.8	-32.0	-0.3	-42.3
5,000-10,000	-26.7	-24.7	-42.6	-29.2	-29.0
10,000-15,000	21.2	-13.5	-56.5	-3.5	-10.6
15,000-20,000	71.0	6.8	-46.0	-11.8	6.7
20,000-25,000	111.8	43.6	2.2	45.5	48.2
25,000 PLUS	170.6	61.8	9.5	-5.1	52.1
TOTAL	15.8	7.9	-25.6	-10.7	0.0

NOTES: 1. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. REFERS TO 1980 INCOME.
3. REFERS TO THE PERCENTAGE DIFFERENCE BETWEEN THE DISTRIBUTION OF HOUSEHOLDS OCCUPYING UNITS BUILT BETWEEN 1976-81 AND BEFORE 1976.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.6.6.1

AVERAGE MONTHLY RENT BY AGE, (1)
PERIOD OF CONSTRUCTION AND INCOME (2)
OSHAWA, 1981

HOUSEHOLD INCOME ($)	AGE OF HOUSEHOLD MAINTAINER 15-24	25-44	45-64	65 PLUS	TOTAL
UNITS BUILT BEFORE 1976					
UNDER 5,000	$265	$255	$216	$169*	$242
5,000-10,000	262	268	270*	226	250
10,000-15,000	276	285	281	283	281
15,000-20,000	287	309	291	295*	299
20,000-25,000	317	328	308	304*	318
25,000 PLUS	324	350	348	316*	344
TOTAL	289	311	298	258	296
UNITS BUILT BETWEEN 1976-1981					
UNDER 5,000	210*	358*	145*	107*	230*
5,000-10,000	345*	283*	332*	183	227
10,000-15,000	320*	335*	354*	276*	315
15,000-20,000	343*	348*	387*	304*	353
20,000-25,000	359*	371	375*	431*	367
25,000 PLUS	387*	391	424*	337*	395
TOTAL	349	364	343	210	330
TOTAL ALL CONSTRUCTION PERIODS					
UNDER 5,000	261	280	199	147*	237
5,000-10,000	268	264	268	212	243
10,000-15,000	278	294	283	280	285
15,000-20,000	297	316	307	297*	309
20,000-25,000	323	339	319	330*	331
25,000 PLUS	342	360	362	320*	357
TOTAL	299	323	307	247	303
PERCENTAGE DIFFERENCE (3)					
UNDER 5,000	-20.6%	40.3%	-33.1%	-36.7%	-4.7%
5,000-10,000	31.4	5.7	23.1	-18.8	-9.2
10,000-15,000	16.1	17.3	25.7	-2.5	12.3
15,000-20,000	19.6	12.7	33.2	2.8	18.1
20,000-25,000	13.2	13.1	21.9	41.6	15.2
25,000 PLUS	19.6	11.8	21.9	6.7	14.7
TOTAL	20.9	16.9	15.3	-18.8	11.6

NOTES: 1. RENTS ARE FOR MID-1981. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. REFERS TO 1980 INCOME.
3. REFERS TO THE AMOUNT THAT AVERAGE RENT FOR UNITS BUILT BETWEEN 1976-81 IS HIGHER THAN FOR UNITS BUILT BEFORE 1976 (BASED ON UNROUNDED AVERAGE RENT).
4. ESTIMATES MARKED WITH AN ASTERISK (*) INDICATE THAT THE CALCULATIONS ARE BASED ON CELL SIZES OF LESS THAN 350 HOUSEHOLDS. SEE INTRODUCTION — SAMPLING ERRORS.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.6.6.2

DISTRIBUTION OF TENANT HOUSEHOLDS BY AGE, (1)
PERIOD OF CONSTRUCTION AND INCOME (2)
OSHAWA, 1981

HOUSEHOLD INCOME ($)	AGE OF HOUSEHOLD MAINTAINER 15-24	25-44	45-64	65 PLUS	TOTAL
OCCUPYING UNITS BUILT BEFORE 1976					
UNDER 5,000	2.7%	4.0%	2.9%	0.9%	10.4%
5,000-10,000	3.0	4.9	2.6	6.0	16.6
10,000-15,000	4.5	5.5	3.3	3.4	16.6
15,000-20,000	4.0	8.4	2.8	1.7	16.4
20,000-25,000	3.5	8.4	3.2	1.0	16.1
25,000 PLUS	2.8	13.1	6.9	1.1	23.8
TOTAL	20.4	44.1	21.5	14.1	100.0
OCCUPYING UNITS BUILT BETWEEN 1976-1981					
UNDER 5,000	1.0	3.8	2.6	1.9	9.5
5,000-10,000	1.4	2.7	2.2	11.8	18.2
10,000-15,000	2.5	4.0	0.9	3.5	10.4
15,000-20,000	2.7	7.4	2.5	0.4	12.9
20,000-25,000	4.3	11.7	2.9	0.6	19.8
25,000 PLUS	4.9	18.4	4.9	0.7	29.2
TOTAL	16.5	48.1	16.8	18.5	100.0
TOTAL ALL CONSTRUCTION PERIODS					
UNDER 5,000	2.3	3.9	2.8	1.1	10.1
5,000-10,000	2.6	4.6	2.5	7.2	16.7
10,000-15,000	4.1	5.4	2.6	3.4	15.4
15,000-20,000	3.7	8.2	2.4	1.3	15.6
20,000-25,000	3.7	9.2	3.2	0.9	16.9
25,000 PLUS	3.1	14.1	6.6	1.0	25.1
TOTAL	19.5	45.0	20.3	15.1	100.0
PERCENTAGE DIFFERENCE (3)					
UNDER 5,000	-62.3	-5.2	-9.3	107.4	-8.1
5,000-10,000	-51.5	-44.1	-16.8	97.4	9.6
10,000-15,000	-45.8	-27.1	-73.6	1.0	-37.5
15,000-20,000	-30.7	-12.1	-10.9	-75.0	-21.5
20,000-25,000	23.5	39.7	-8.9	-43.3	22.8
25,000 PLUS	73.5	40.5	-28.9	-36.2	22.5
TOTAL	-19.2	9.0	-22.0	31.0	0.0

NOTES: 1. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. REFERS TO 1980 INCOME.
3. REFERS TO THE PERCENTAGE DIFFERENCE BETWEEN THE DISTRIBUTION OF HOUSEHOLDS OCCUPYING UNITS BUILT BETWEEN 1976-81 AND BEFORE 1976.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.6.7.1

AVERAGE MONTHLY RENT BY AGE, (1)
PERIOD OF CONSTRUCTION AND INCOME (2)
OTTAWA, 1981

HOUSEHOLD INCOME ($)	AGE OF HOUSEHOLD MAINTAINER 15-24	25-44	45-64	65 PLUS	TOTAL
UNITS BUILT BEFORE 1976					
UNDER 5,000	$237	$245	$179	$138	$214
5,000-10,000	263	257	236	173	223
10,000-15,000	272	280	278	269	276
15,000-20,000	295	302	299	304	300
20,000-25,000	317	328	319	322	324
25,000 PLUS	333	371	384	393	375
TOTAL	279	314	307	244	295
UNITS BUILT BETWEEN 1976-1981					
UNDER 5,000	294*	326*	203*	172*	261
5,000-10,000	314*	303	320*	170	264
10,000-15,000	311	332	329*	333*	325
15,000-20,000	338	364	357*	310*	355
20,000-25,000	370*	390	405*	403*	388
25,000 PLUS	403	439	457	452*	439
TOTAL	344	395	391	254	374
TOTAL ALL CONSTRUCTION PERIODS					
UNDER 5,000	241	251	179	140	218
5,000-10,000	266	260	241	173	226
10,000-15,000	276	285	282	272	280
15,000-20,000	303	310	302	302	307
20,000-25,000	327	338	328	330	334
25,000 PLUS	352	386	394	395	386
TOTAL	288	327	315	245	305
PERCENTAGE DIFFERENCE (3)					
UNDER 5,000	24.4%	33.3%	13.5%	24.6%	22.1%
5,000-10,000	19.4	17.9	35.6	-1.9	18.5
10,000-15,000	14.5	18.6	18.6	24.0	17.7
15,000-20,000	14.7	20.7	19.2	1.9	18.5
20,000-25,000	16.7	18.8	26.9	25.0	19.8
25,000 PLUS	20.9	18.4	19.1	14.9	17.3
TOTAL	23.3	25.6	27.5	3.9	26.8

NOTES: 1. RENTS ARE FOR MID-1981. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. REFERS TO 1980 INCOME.
3. REFERS TO THE AMOUNT THAT AVERAGE RENT FOR UNITS BUILT BETWEEN 1976-81 IS HIGHER THAN FOR UNITS BUILT BEFORE 1976 (BASED ON UNROUNDED AVERAGE RENT).
4. ESTIMATES MARKED WITH AN ASTERISK (*) INDICATE THAT THE CALCULATIONS ARE BASED ON CELL SIZES OF LESS THAN 350 HOUSEHOLDS. SEE INTRODUCTION -- SAMPLING ERRORS.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.6.7.2

DISTRIBUTION OF TENANT HOUSEHOLDS BY AGE, (1)
PERIOD OF CONSTRUCTION AND INCOME (2)
OTTAWA, 1981

HOUSEHOLD INCOME ($)	AGE OF HOUSEHOLD MAINTAINER 15-24	25-44	45-64	65 PLUS	TOTAL
OCCUPYING UNITS BUILT BEFORE 1976					
UNDER 5,000	2.7%	3.8%	2.6%	1.3%	10.5%
5,000-10,000	3.5	5.3	2.5	7.0	18.3
10,000-15,000	3.7	7.5	3.0	3.0	17.1
15,000-20,000	2.3	7.9	3.1	1.9	15.2
20,000-25,000	1.7	7.3	2.5	1.3	12.8
25,000 PLUS	1.8	14.4	7.5	2.3	26.0
TOTAL	15.8	46.2	21.2	16.7	100.0
OCCUPYING UNITS BUILT BETWEEN 1976-1981					
UNDER 5,000	1.6	2.6	1.6	0.8	6.3
5,000-10,000	2.7	3.6	1.3	3.7	11.6
10,000-15,000	3.2	6.1	1.5	1.3	12.2
15,000-20,000	3.1	8.7	2.1	0.5	14.6
20,000-25,000	2.6	10.0	2.2	0.3	15.4
25,000 PLUS	4.4	26.8	7.8	1.0	40.1
TOTAL	17.6	58.0	16.5	7.9	100.0
TOTAL ALL CONSTRUCTION PERIODS					
UNDER 5,000	2.6	3.7	2.5	1.2	9.9
5,000-10,000	3.4	5.1	2.4	6.6	17.5
10,000-15,000	3.7	7.3	2.8	2.8	16.5
15,000-20,000	2.4	8.0	2.9	1.7	15.1
20,000-25,000	1.8	7.7	2.5	1.2	13.2
25,000 PLUS	2.2	16.0	7.6	2.2	27.8
TOTAL	16.0	47.7	20.6	15.6	100.0
PERCENTAGE DIFFERENCE (3)					
UNDER 5,000	-42.5	-33.5	-37.8	-38.9	-40.0
5,000-10,000	-23.9	-31.3	-47.5	-47.5	-36.9
10,000-15,000	-13.9	-18.8	-48.0	-56.8	-28.9
15,000-20,000	34.9	9.5	-32.4	-72.0	-4.1
20,000-25,000	53.9	36.5	-12.2	-75.1	20.0
25,000 PLUS	141.9	86.7	3.8	-58.5	54.1
TOTAL	11.7	25.4	-22.3	-52.5	0.0

NOTES: 1. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. REFERS TO 1980 INCOME.
3. REFERS TO THE PERCENTAGE DIFFERENCE BETWEEN THE DISTRIBUTION OF HOUSEHOLDS OCCUPYING UNITS BUILT BETWEEN 1976-81 AND BEFORE 1976.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.6.8.1

AVERAGE MONTHLY RENT BY AGE, (1)
PERIOD OF CONSTRUCTION AND INCOME (2)
ST. CATHARINES - NIAGARA, 1981

HOUSEHOLD INCOME ($)	AGE OF HOUSEHOLD MAINTAINER 15-24	25-44	45-64	65 PLUS	TOTAL
UNITS BUILT BEFORE 1976					
UNDER 5,000	$203	$223	$178	$139	$197
5,000-10,000	219	237	210	179	206
10,000-15,000	220	241	231	238	234
15,000-20,000	244	256	247	234	250
20,000-25,000	247	272	270	256*	266
25,000 PLUS	268	284	299	280	286
TOTAL	225	253	237	202	235
UNITS BUILT BETWEEN 1976-1981					
UNDER 5,000	281*	263*	154*	98*	181
5,000-10,000	276*	273*	258*	155	195
10,000-15,000	271*	309*	280*	300*	292
15,000-20,000	282*	316*	294*	340*	313
20,000-25,000	320*	326*	332*	332*	329
25,000 PLUS	298*	372	405*	413*	373
TOTAL	288	325	296	200	276
TOTAL ALL CONSTRUCTION PERIODS					
UNDER 5,000	208	229	177	132	196
5,000-10,000	222	236	213	174	205
10,000-15,000	224	246	234	250	240
15,000-20,000	248	262	255	244	256
20,000-25,000	263	277	280	262*	274
25,000 PLUS	271	302	311	303	300
TOTAL	231	262	244	203	240
PERCENTAGE DIFFERENCE (3)					
UNDER 5,000	38.0%	18.0%	-13.4%	-29.9%	-8.1%
5,000-10,000	26.2	15.3	22.9	-13.6	-5.7
10,000-15,000	23.2	28.2	21.1	25.9	24.4
15,000-20,000	15.6	23.4	19.0	45.3	25.2
20,000-25,000	29.2	19.9	22.9	30.0	23.5
25,000 PLUS	11.2	31.2	35.4	47.5	30.4
TOTAL	28.1	28.4	25.0	-1.1	17.7

NOTES: 1. RENTS ARE FOR MID-1981. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. REFERS TO 1980 INCOME.
3. REFERS TO THE AMOUNT THAT AVERAGE RENT FOR UNITS BUILT BETWEEN 1976-81 IS HIGHER THAN FOR UNITS BUILT BEFORE 1976 (BASED ON UNROUNDED AVERAGE RENT).
4. ESTIMATES MARKED WITH AN ASTERISK (*) INDICATE THAT THE CALCULATIONS ARE BASED ON CELL SIZES OF LESS THAN 350 HOUSEHOLDS. SEE INTRODUCTION — SAMPLING ERRORS.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.6.8.2

DISTRIBUTION OF TENANT HOUSEHOLDS BY AGE, (1)
PERIOD OF CONSTRUCTION AND INCOME (2)
ST. CATHARINES - NIAGARA, 1981

HOUSEHOLD INCOME ($)	AGE OF HOUSEHOLD MAINTAINER 15-24	25-44	45-64	65 PLUS	TOTAL
OCCUPYING UNITS BUILT BEFORE 1976					
UNDER 5,000	4.0%	5.7%	4.3%	1.8%	15.8%
5,000-10,000	4.3	7.4	4.2	10.0	25.9
10,000-15,000	3.9	6.5	3.4	4.0	17.9
15,000-20,000	2.5	6.9	2.8	1.6	13.9
20,000-25,000	1.4	6.2	2.6	1.0	11.3
25,000 PLUS	1.6	7.6	4.9	1.4	15.3
TOTAL	17.7	40.3	22.2	19.9	100.0
OCCUPYING UNITS BUILT BETWEEN 1976-1981					
UNDER 5,000	1.6	3.9	3.8	4.5	13.3
5,000-10,000	2.1	4.6	2.6	17.4	26.8
10,000-15,000	3.0	3.6	2.4	4.6	13.9
15,000-20,000	1.8	4.6	2.5	1.2	10.3
20,000-25,000	2.6	6.4	3.2	1.1	13.4
25,000 PLUS	1.8	12.6	5.3	1.8	21.7
TOTAL	13.3	35.8	19.7	31.2	100.0
TOTAL ALL CONSTRUCTION PERIODS					
UNDER 5,000	3.7	5.4	4.2	2.2	15.6
5,000-10,000	4.0	7.0	3.8	10.9	25.9
10,000-15,000	3.8	6.1	3.2	4.2	17.3
15,000-20,000	2.4	6.7	2.9	1.7	13.5
20,000-25,000	1.6	6.3	2.7	1.0	11.5
25,000 PLUS	1.7	8.2	4.9	1.4	16.1
TOTAL	17.1	39.7	22.0	21.3	100.0
PERCENTAGE DIFFERENCE (3)					
UNDER 5,000	-61.0	-30.5	-11.2	153.1	-16.2
5,000-10,000	-50.8	-37.7	-36.8	74.4	3.8
10,000-15,000	-22.7	-45.5	-31.1	14.8	-22.0
15,000-20,000	-24.9	-33.4	-11.7	-27.5	-26.2
20,000-25,000	82.2	3.4	20.4	8.6	18.3
25,000 PLUS	18.2	67.0	7.3	34.6	42.1
TOTAL	-25.0	-11.3	-11.2	56.6	0.0

NOTES: 1. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. REFERS TO 1980 INCOME.
3. REFERS TO THE PERCENTAGE DIFFERENCE BETWEEN THE DISTRIBUTION OF HOUSEHOLDS OCCUPYING UNITS BUILT BETWEEN 1976-81 AND BEFORE 1976.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.6.9.1

AVERAGE MONTHLY RENT BY AGE, (1)
PERIOD OF CONSTRUCTION AND INCOME (2)
SUDBURY, 1981

HOUSEHOLD INCOME ($)	AGE OF HOUSEHOLD MAINTAINER 15-24	25-44	45-64	65 PLUS	TOTAL
UNITS BUILT BEFORE 1976					
UNDER 5,000	$180	$207	$164	$140*	$181
5,000-10,000	196	209	197	156	187
10,000-15,000	220	246	230	217	232
15,000-20,000	254	255	224	279*	250
20,000-25,000	248*	267	246	247*	259
25,000 PLUS	278*	304	289	300*	295
TOTAL	219	254	225	185	232
UNITS BUILT BETWEEN 1976-1981					
UNDER 5,000	250*	226*	147*	362*	202*
5,000-10,000	192*	206*	191*	164*	177*
10,000-15,000	266*	237*	393*	279*	295*
15,000-20,000	268*	334*	278*	350*	312*
20,000-25,000	305*	361*	362*	362*	352*
25,000 PLUS	320*	393*	360*	442*	379*
TOTAL	265*	342	268*	221*	284
TOTAL ALL CONSTRUCTION PERIODS					
UNDER 5,000	184	204	163	129*	182
5,000-10,000	199	210	194	154	186
10,000-15,000	221	246	243	224	235
15,000-20,000	251	258	222	284*	252
20,000-25,000	252*	272	245	263*	265
25,000 PLUS	281*	312	294	311*	304
TOTAL	221	258	230	190	236
PERCENTAGE DIFFERENCE (3)					
UNDER 5,000	38.4%	9.1%	-10.1%	157.9%	11.8%
5,000-10,000	-1.7	-1.4	-2.9	5.2	-5.4
10,000-15,000	20.7	-3.5	70.8	28.3	27.1
15,000-20,000	5.5	30.8	23.9	25.1	25.1
20,000-25,000	23.0	35.5	47.4	46.6	36.0
25,000 PLUS	15.2	29.1	24.4	47.3	28.5
TOTAL	21.2	34.8	19.0	19.1	22.5

NOTES: 1. RENTS ARE FOR MID-1981. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. REFERS TO 1980 INCOME.
3. REFERS TO THE AMOUNT THAT AVERAGE RENT FOR UNITS BUILT BETWEEN 1976-81 IS HIGHER THAN FOR UNITS BUILT BEFORE 1976 (BASED ON UNROUNDED AVERAGE RENT).
4. ESTIMATES MARKED WITH AN ASTERISK (*) INDICATE THAT THE CALCULATIONS ARE BASED ON CELL SIZES OF LESS THAN 350 HOUSEHOLDS. SEE INTRODUCTION — SAMPLING ERRORS.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.6.9.2

DISTRIBUTION OF TENANT HOUSEHOLDS BY AGE, (1)
PERIOD OF CONSTRUCTION AND INCOME (2)
SUDBURY, 1981

HOUSEHOLD INCOME ($)	AGE OF HOUSEHOLD MAINTAINER 15-24	25-44	45-64	65 PLUS	TOTAL
OCCUPYING UNITS BUILT BEFORE 1976					
UNDER 5,000	4.8%	5.4%	4.5%	1.4%	16.2%
5,000-10,000	3.8	7.1	3.2	7.3	21.2
10,000-15,000	3.0	5.8	2.9	2.6	14.3
15,000-20,000	3.1	8.2	3.4	1.3	15.9
20,000-25,000	1.8	8.9	3.1	0.6	14.6
25,000 PLUS	1.8	10.1	5.3	0.8	17.7
TOTAL	18.4	45.3	22.3	13.4	100.0
OCCUPYING UNITS BUILT BETWEEN 1976-1981					
UNDER 5,000	3.3	3.3	6.9	0.4	12.2
5,000-10,000	2.8	1.6	3.7	12.6	22.8
10,000-15,000	2.8	3.3	3.3	3.7	11.8
15,000-20,000	3.3	6.9	1.6	0.8	12.6
20,000-25,000	2.8	8.5	1.6	0.4	14.2
25,000 PLUS	1.2	14.6	8.1	2.0	24.8
TOTAL	15.9	37.4	24.4	21.5	100.0
TOTAL ALL CONSTRUCTION PERIODS					
UNDER 5,000	4.8	5.3	4.6	1.2	16.0
5,000-10,000	3.8	6.6	3.1	7.6	21.4
10,000-15,000	3.0	5.4	3.0	2.6	14.2
15,000-20,000	3.0	8.1	3.1	1.2	15.8
20,000-25,000	1.9	8.9	3.0	0.5	14.6
25,000 PLUS	1.7	10.3	5.5	0.8	18.2
TOTAL	18.2	44.7	22.8	14.3	100.0
PERCENTAGE DIFFERENCE (3)					
UNDER 5,000	-32.9	-39.5	53.5	-71.1	-24.6
5,000-10,000	-25.4	-77.0	15.8	72.2	7.4
10,000-15,000	-6.2	-43.5	11.8	42.7	-17.5
15,000-20,000	6.1	-16.0	-52.3	-36.6	-20.7
20,000-25,000	56.9	-4.5	-46.9	-31.6	-2.4
25,000 PLUS	-30.4	44.9	52.9	170.8	40.1
TOTAL	-13.9	-17.5	9.4	60.6	0.0

NOTES: 1. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. REFERS TO 1980 INCOME.
3. REFERS TO THE PERCENTAGE DIFFERENCE BETWEEN THE DISTRIBUTION OF HOUSEHOLDS OCCUPYING UNITS BUILT BETWEEN 1976-81 AND BEFORE 1976.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.6.10.1

AVERAGE MONTHLY RENT BY AGE, (1)
PERIOD OF CONSTRUCTION AND INCOME (2)
THUNDER BAY, 1981

HOUSEHOLD INCOME ($)	AGE OF HOUSEHOLD MAINTAINER 15-24	25-44	45-64	65 PLUS	TOTAL
UNITS BUILT BEFORE 1976					
UNDER 5,000	$247*	$239	$178*	$113*	$208
5,000-10,000	256	244	221*	174	214
10,000-15,000	251	274	227*	234*	254
15,000-20,000	305*	289	249*	290*	286
20,000-25,000	305*	309	298*	300*	304
25,000 PLUS	334*	346	331	308*	338
TOTAL	276	297	257	202	269
UNITS BUILT BETWEEN 1976-1981					
UNDER 5,000	308*	262*	141*	109*	193
5,000-10,000	328*	219*	168*	151	183
10,000-15,000	324*	342*	327*	294*	323
15,000-20,000	337*	366*	305*	345*	353*
20,000-25,000	365*	392*	413*	370*	387*
25,000 PLUS	387*	419	362*	381*	393
TOTAL	346	362	273	199	295
TOTAL ALL CONSTRUCTION PERIODS					
UNDER 5,000	250	246	166	110*	203
5,000-10,000	262	237	209*	163	205
10,000-15,000	266	285	245	256	269
15,000-20,000	313	304	256*	290*	296
20,000-25,000	316*	323	308*	325*	324
25,000 PLUS	350	361	330	331*	352
TOTAL	289	309	259	201	275
PERCENTAGE DIFFERENCE (3)					
UNDER 5,000	24.7%	9.5%	-20.7%	-3.2%	-7.0%
5,000-10,000	28.4	-10.3	-23.8	-13.5	-14.5
10,000-15,000	28.8	24.9	44.3	25.6	27.3
15,000-20,000	10.6	26.7	22.4	18.9	23.5
20,000-25,000	19.4	26.7	38.8	23.3	27.5
25,000 PLUS	15.9	21.0	9.3	23.9	16.3
TOTAL	25.5	21.7	6.6	-1.6	9.5

NOTES: 1. RENTS ARE FOR MID-1981. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. REFERS TO 1980 INCOME.
3. REFERS TO THE AMOUNT THAT AVERAGE RENT FOR UNITS BUILT BETWEEN 1976-81 IS HIGHER THAN FOR UNITS BUILT BEFORE 1976 (BASED ON UNROUNDED AVERAGE RENT).
4. ESTIMATES MARKED WITH AN ASTERISK (*) INDICATE THAT THE CALCULATIONS ARE BASED ON CELL SIZES OF LESS THAN 350 HOUSEHOLDS. SEE INTRODUCTION — SAMPLING ERRORS.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.6.10.2

DISTRIBUTION OF TENANT HOUSEHOLDS BY AGE, (1)
PERIOD OF CONSTRUCTION AND INCOME (2)
THUNDER BAY, 1981

HOUSEHOLD INCOME ($)	AGE OF HOUSEHOLD MAINTAINER 15-24	25-44	45-64	65 PLUS	TOTAL
OCCUPYING UNITS BUILT BEFORE 1976					
UNDER 5,000	3.3%	4.0%	3.5%	1.8%	12.7%
5,000-10,000	4.7	5.8	2.7	8.5	21.9
10,000-15,000	3.9	6.4	3.4	3.1	17.4
15,000-20,000	3.2	6.6	1.9	1.5	12.9
20,000-25,000	2.5	7.5	2.8	0.7	13.2
25,000 PLUS	2.9	13.0	4.6	0.8	21.8
TOTAL	20.7	43.5	18.9	16.7	100.0
OCCUPYING UNITS BUILT BETWEEN 1976-1981					
UNDER 5,000	1.8	3.4	4.7	2.4	12.7
5,000-10,000	3.1	3.3	2.9	17.9	26.9
10,000-15,000	2.4	5.2	2.7	5.8	16.1
15,000-20,000	2.7	4.5	0.9	1.1	9.6
20,000-25,000	1.8	7.2	1.6	1.1	11.6
25,000 PLUS	4.0	13.6	5.1	1.6	23.5
TOTAL	16.5	30.3	16.6	30.4	100.0
TOTAL ALL CONSTRUCTION PERIODS					
UNDER 5,000	3.1	3.9	3.7	1.9	12.6
5,000-10,000	4.4	5.1	2.6	10.6	22.9
10,000-15,000	3.9	6.3	3.1	3.7	17.1
15,000-20,000	3.0	6.1	1.7	1.5	12.2
20,000-25,000	2.5	7.6	2.5	0.8	13.1
25,000 PLUS	3.1	12.9	5.0	1.0	22.0
TOTAL	19.6	41.9	18.8	19.6	100.0
PERCENTAGE DIFFERENCE (3)					
UNDER 5,000	-45.3	-14.5	33.9	32.0	-0.1
5,000-10,000	-34.3	-43.9	7.3	109.4	23.1
10,000-15,000	-40.0	-17.6	-20.4	86.4	-7.3
15,000-20,000	-14.0	-31.1	-52.0	-28.9	-25.9
20,000-25,000	-28.9	-3.3	-41.9	64.0	-12.5
25,000 PLUS	37.1	4.5	9.3	113.2	7.9
TOTAL	-20.4	-11.9	-11.9	82.0	0.0

NOTES: 1. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. REFERS TO 1980 INCOME.
3. REFERS TO THE PERCENTAGE DIFFERENCE BETWEEN THE DISTRIBUTION OF HOUSEHOLDS OCCUPYING UNITS BUILT BETWEEN 1976-81 AND BEFORE 1976.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.6.11.1

AVERAGE MONTHLY RENT BY AGE, (1)
PERIOD OF CONSTRUCTION AND INCOME (2)
TORONTO, 1981

HOUSEHOLD INCOME ($)	AGE OF HOUSEHOLD MAINTAINER 15-24	25-44	45-64	65 PLUS	TOTAL
UNITS BUILT BEFORE 1976					
UNDER 5,000	$251	$265	$199	$142	$228
5,000-10,000	276	266	253	201	239
10,000-15,000	295	296	285	292	293
15,000-20,000	314	318	306	318	315
20,000-25,000	332	337	327	341	334
25,000 PLUS	362	378	378	389	378
TOTAL	304	326	311	259	309
UNITS BUILT BETWEEN 1976-1981					
UNDER 5,000	323	336	214	118	245
5,000-10,000	356	331	256	159	221
10,000-15,000	371	380	345	270	349
15,000-20,000	387	409	398	344	398
20,000-25,000	404	429	428	394*	424
25,000 PLUS	441	470	488	471	470
TOTAL	391	427	390	200	373
TOTAL ALL CONSTRUCTION PERIODS					
UNDER 5,000	258	272	200	138	230
5,000-10,000	284	271	253	194	236
10,000-15,000	303	303	289	289	298
15,000-20,000	324	327	313	321	323
20,000-25,000	344	348	335	344	345
25,000 PLUS	380	393	390	393	391
TOTAL	316	338	319	251	317
PERCENTAGE DIFFERENCE (3)					
UNDER 5000	28.7%	26.8%	7.5%	-17.1%	7.4%
5000-10000	29.3	24.2	1.0	-21.2	-7.6
10000-15000	25.7	28.3	21.1	-7.6	19.1
15000-20000	23.3	28.5	30.2	8.2	26.3
20000-25000	21.9	27.2	30.8	15.5	26.7
25000 PLUS	21.6	24.5	28.9	21.0	24.4
TOTAL	28.5	31.0	25.3	-22.8	20.6

NOTES: 1. RENTS ARE FOR MID-1981. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. REFERS TO 1980 INCOME.
3. REFERS TO THE AMOUNT THAT AVERAGE RENT FOR UNITS BUILT BETWEEN 1976-81 IS HIGHER THAN FOR UNITS BUILT BEFORE 1976 (BASED ON UNROUNDED AVERAGE RENT).
4. ESTIMATES MARKED WITH AN ASTERISK (*) INDICATE THAT THE CALCULATIONS ARE BASED ON CELL SIZES OF LESS THAN 350 HOUSEHOLDS. SEE INTRODUCTION — SAMPLING ERRORS.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.6.11.2

DISTRIBUTION OF TENANT HOUSEHOLDS BY AGE, (1)
PERIOD OF CONSTRUCTION AND INCOME (2)
TORONTO, 1981

HOUSEHOLD INCOME ($)	AGE OF HOUSEHOLD MAINTAINER 15-24	25-44	45-64	65 PLUS	TOTAL
OCCUPYING UNITS BUILT BEFORE 1976					
UNDER 5,000	1.8%	4.2%	2.6%	1.4%	9.9%
5,000-10,000	2.2	5.1	2.4	6.8	16.4
10,000-15,000	2.8	8.4	3.3	2.8	17.2
15,000-20,000	2.1	9.0	3.5	1.6	16.2
20,000-25,000	1.6	7.9	2.9	1.1	13.5
25,000 PLUS	2.0	15.1	7.4	2.2	26.7
TOTAL	12.5	49.7	22.0	15.8	100.0
OCCUPYING UNITS BUILT BETWEEN 1976-1981					
UNDER 5,000	1.6	3.3	2.4	2.7	10.1
5,000-10,000	1.8	3.1	1.8	10.6	17.4
10,000-15,000	2.4	5.5	1.8	2.8	12.5
15,000-20,000	2.5	7.7	2.1	1.0	13.3
20,000-25,000	2.4	8.3	1.8	0.5	12.9
25,000 PLUS	4.3	22.1	6.7	0.8	33.9
TOTAL	14.9	49.9	16.7	18.5	100.0
TOTAL ALL CONSTRUCTION PERIODS					
UNDER 5,000	1.8	4.1	2.6	1.6	10.0
5,000-10,000	2.2	4.8	2.3	7.2	16.6
10,000-15,000	2.7	8.0	3.1	2.8	16.7
15,000-20,000	2.2	8.9	3.3	1.5	15.8
20,000-25,000	1.7	8.0	2.8	1.0	13.5
25,000 PLUS	2.3	15.9	7.3	2.0	27.5
TOTAL	12.8	49.7	21.4	16.1	100.0
PERCENTAGE DIFFERENCE (3)					
UNDER 5,000	-9.9	-20.1	-7.2	95.4	1.1
5,000-10,000	-17.9	-37.9	-22.5	56.5	6.0
10,000-15,000	-15.1	-34.1	-46.3	1.3	-27.5
15,000-20,000	17.4	-14.8	-39.4	-37.5	-18.0
20,000-25,000	45.5	4.3	-37.8	-49.5	-4.7
25,000 PLUS	109.3	45.7	-8.3	-61.4	27.0
TOTAL	18.6	0.4	-24.2	17.4	0.0

NOTES: 1. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. REFERS TO 1980 INCOME.
3. REFERS TO THE PERCENTAGE DIFFERENCE BETWEEN THE DISTRIBUTION OF HOUSEHOLDS OCCUPYING UNITS BUILT BETWEEN 1976-81 AND BEFORE 1976.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.6.12.1

AVERAGE MONTHLY RENT BY AGE, (1)
PERIOD OF CONSTRUCTION AND INCOME (2)
WINDSOR, 1981

HOUSEHOLD INCOME ($)	AGE OF HOUSEHOLD MAINTAINER 15-24	25-44	45-64	65 PLUS	TOTAL
UNITS BUILT BEFORE 1976					
UNDER 5,000	$209	$223	$181	$112	$195
5,000-10,000	222	234	212	182	206
10,000-15,000	245	253	240	251	248
15,000-20,000	271	274	239	281*	267
20,000-25,000	274	290	273	279*	282
25,000 PLUS	286*	317	317	360*	319
TOTAL	242	267	239	206	244
UNITS BUILT BETWEEN 1976-1981					
UNDER 5,000	307*	336*	198*	191*	263
5,000-10,000	289*	282*	272*	240	260
10,000-15,000	316*	328*	343*	327*	326
15,000-20,000	334*	363*	311*	315*	346
20,000-25,000	338*	373*	351*	395*	361
25,000 PLUS	333*	393	410*	393*	395
TOTAL	318	360	322	286	328
TOTAL ALL CONSTRUCTION PERIODS					
UNDER 5,000	218	239	181	132	203
5,000-10,000	233	241	222	190	214
10,000-15,000	258	265	255	280	263
15,000-20,000	284	292	253	296	282
20,000-25,000	286	303	289	309*	298
25,000 PLUS	297	338	344	372	338
TOTAL	254	283	255	224	259
PERCENTAGE DIFFERENCE (3)					
UNDER 5,000	46.8%	50.8%	9.4%	69.7%	35.1%
5,000-10,000	30.3	20.2	28.0	32.2	25.8
10,000-15,000	29.3	29.6	42.9	30.6	31.7
15,000-20,000	23.2	32.6	29.8	12.1	29.6
20,000-25,000	23.2	28.8	28.7	41.6	27.8
25,000 PLUS	16.5	23.8	29.2	9.2	23.7
TOTAL	31.5	34.7	34.7	38.9	34.3

NOTES: 1. RENTS ARE FOR MID-1981. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. REFERS TO 1980 INCOME.
3. REFERS TO THE AMOUNT THAT AVERAGE RENT FOR UNITS BUILT BETWEEN 1976-81 IS HIGHER THAN FOR UNITS BUILT BEFORE 1976 (BASED ON UNROUNDED AVERAGE RENT).
4. ESTIMATES MARKED WITH AN ASTERISK (*) INDICATE THAT THE CALCULATIONS ARE BASED ON CELL SIZES OF LESS THAN 350 HOUSEHOLDS. SEE INTRODUCTION — SAMPLING ERRORS.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.6.12.2

DISTRIBUTION OF TENANT HOUSEHOLDS BY AGE, (1)
PERIOD OF CONSTRUCTION AND INCOME (2)
WINDSOR, 1981

HOUSEHOLD INCOME ($)	AGE OF HOUSEHOLD MAINTAINER 15-24	25-44	45-64	65 PLUS	TOTAL
OCCUPYING UNITS BUILT BEFORE 1976					
UNDER 5,000	4.4%	5.8%	4.8%	2.0%	17.0%
5,000-10,000	3.8	7.9	3.8	12.4	28.0
10,000-15,000	3.6	6.0	2.9	3.0	15.8
15,000-20,000	2.9	6.6	2.8	1.1	13.3
20,000-25,000	1.9	6.3	2.3	0.8	11.3
25,000 PLUS	1.3	7.8	3.8	1.4	14.5
TOTAL	17.7	40.7	20.6	20.9	100.0
OCCUPYING UNITS BUILT BETWEEN 1976-1981					
UNDER 5,000	2.1	3.6	2.7	2.1	10.6
5,000-10,000	2.4	3.6	3.6	11.6	21.7
10,000-15,000	4.0	5.8	2.5	6.7	18.2
15,000-20,000	2.2	6.9	2.1	2.3	13.3
20,000-25,000	2.8	6.1	2.7	1.1	13.0
25,000 PLUS	2.1	14.2	5.4	1.6	23.3
TOTAL	15.3	40.7	18.7	24.7	100.0
TOTAL ALL CONSTRUCTION PERIODS					
UNDER 5,000	4.0	5.3	4.4	2.1	15.8
5,000-10,000	3.5	7.3	3.7	12.0	26.9
10,000-15,000	3.6	6.1	3.0	3.6	16.2
15,000-20,000	2.8	6.7	2.7	1.4	13.4
20,000-25,000	2.0	6.3	2.4	0.9	11.7
25,000 PLUS	1.4	9.0	4.1	1.5	16.0
TOTAL	17.3	40.6	20.4	21.8	100.0
PERCENTAGE DIFFERENCE (3)					
UNDER 5,000	-53.0	-37.2	-43.5	2.9	-37.9
5,000-10,000	-37.3	-53.9	-3.5	-6.5	-22.3
10,000-15,000	13.6	-3.9	-13.2	126.4	15.0
15,000-20,000	-24.6	4.8	-27.1	112.3	-0.7
20,000-25,000	43.7	-2.4	18.1	37.7	15.3
25,000 PLUS	62.5	80.8	40.8	12.1	60.3
TOTAL	-13.3	0.0	-9.0	18.3	0.0

NOTES: 1. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. REFERS TO 1980 INCOME.
3. REFERS TO THE PERCENTAGE DIFFERENCE BETWEEN THE DISTRIBUTION OF HOUSEHOLDS OCCUPYING UNITS BUILT BETWEEN 1976-81 AND BEFORE 1976.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.7.1

AVERAGE MONTHLY RENT BY HOUSEHOLD SIZE (1)
SETTLEMENT SIZE AND
PERIOD OF CONSTRUCTION

SETTLEMENT SIZE (000'S PEOPLE)	PERIOD OF CONSTRUCTION	HOUSEHOLD SIZE (NUMBER OF PERSONS) ONE	TWO	THREE	FOUR	FIVE	SIX +	TOTAL
ONTARIO	BEFORE 1976	$239	$291	$300	$314	$322	$338	$277
TOTAL	1976-1981	249	351	388	407	419	418	326
	TOTAL	241	299	312	326	335	347	284
1,000 PLUS	BEFORE 1976	271	326	334	346	355	380	309
	1976-1981	278	401	442	462	478	480	373
	TOTAL	272	335	347	361	372	392	317
500-1,000	BEFORE 1976	239	296	312	332	341	345	280
	1976-1981	266	367	410	425	434	402*	346
	TOTAL	242	305	325	345	354	351	288
100-500	BEFORE 1976	213	263	279	298	313	324	252
	1976-1981	253	333	361	383	395	406	312
	TOTAL	219	275	290	310	323	334	261
0-100	BEFORE 1976	198	246	258	273	280	287	238
	1976-1981	208	291	317	337	346	335	267
	TOTAL	200	253	266	281	288	292	243

NOTES: 1. RENTS ARE FOR MID-1981. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. ESTIMATES MARKED WITH AN ASTERISK (*) INDICATE THAT THE CALCULATIONS ARE BASED ON CELL SIZES OF LESS THAN 350 HOUSEHOLDS. SEE INTRODUCTION — SAMPLING ERRORS.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.7.2

DISTRIBUTION OF TENANT HOUSEHOLDS (1)
BY HOUSEHOLD SIZE, SETTLEMENT SIZE AND
PERIOD OF CONSTRUCTION

SETTLEMENT SIZE (000'S PEOPLE)	PERIOD OF CONSTRUCTION	HOUSEHOLD SIZE (NUMBER OF PERSONS) ONE	TWO	THREE	FOUR	FIVE	SIX +	TOTAL
ONTARIO	BEFORE 1976	33.2%	26.8%	12.2%	8.8%	3.5%	2.0%	86.5%
TOTAL	1976-1981	5.2	4.4	1.8	1.3	0.5	0.3	13.5
	TOTAL	38.4	31.1	14.0	10.1	4.1	2.3	100.0
1,000 PLUS	BEFORE 1976	14.5	11.4	5.0	3.5	1.4	0.8	36.5
	1976-1981	1.8	1.6	0.7	0.5	0.2	0.1	4.9
	TOTAL	16.3	12.9	5.7	4.0	1.6	1.0	41.5
500-1,000	BEFORE 1976	5.7	4.4	1.7	1.2	0.4	0.2	13.7
	1976-1981	0.7	0.6	0.3	0.2	0.1	0.0	1.9
	TOTAL	6.4	5.0	2.0	1.4	0.5	0.3	15.6
100-500	BEFORE 1976	5.9	4.7	2.1	1.5	0.6	0.3	15.0
	1976-1981	1.1	0.9	0.3	0.2	0.1	0.0	2.7
	TOTAL	7.0	5.6	2.4	1.7	0.7	0.3	17.7
0-100	BEFORE 1976	7.2	6.4	3.3	2.7	1.1	0.6	21.3
	1976-1981	1.6	1.2	0.5	0.4	0.2	0.1	4.0
	TOTAL	8.8	7.6	3.8	3.1	1.3	0.7	25.3

NOTES: 1. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE. THE TOTAL NUMBER OF TENANT HOUSEHOLDS IN THIS GROUP IS 1,057,660. THE NUMBER OF HOUSEHOLDS IN EACH CELL CAN BE ESTIMATED BY MULTIPLYING THE PERCENTAGE ESTIMATE BY THE ONTARIO TOTAL.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.8.1

AVERAGE RENT BY HOUSEHOLD SIZE (1)
AND PERIOD OF CONSTRUCTION
ONTARIO'S 10 CMAs

AREA	PERIOD OF CONSTRUCTION	HOUSEHOLD SIZE (NUMBER OF PERSONS) ONE	TWO	THREE	FOUR	FIVE	SIX +	TOTAL
HAMILTON:	BEFORE 1976	$219	$270	$286	$308	$327	$351	$258
	1976-1981	208	338	381	410	414*	382*	301
	TOTAL	218	277	296	320	336	355	263
KITCHENER:	BEFORE 1976	212	263	279	293	309	321	253
	1976-1981	243	318	356	383	421*	409*	312
	TOTAL	216	269	287	304	321	337	260
LONDON:	BEFORE 1976	219	274	287	311	318	334	256
	1976-1981	270	340	368	388	396*	398*	321
	TOTAL	227	288	301	324	327	344	267
OSHAWA:	BEFORE 1976	254	300	313	339	345	362*	296
	1976-1981	250	341	367	386	393*	417*	331
	TOTAL	252	308	323	352	357	372	303
OTTAWA:	BEFORE 1976	252	317	332	350	352	341	295
	1976-1981	310	384	425	434	446	414*	374
	TOTAL	258	326	347	363	368	349	305
ST. CATH-ARINES/ NIAGARA:	BEFORE 1976	200	240	258	284	307	318	235
	1976-1981	216	308	332	364*	387*	351*	276
	TOTAL	202	249	267	291	315	322	240
SUDBURY:	BEFORE 1976	189	234	260	271	289	300	232
	1976-1981	224	315	340*	374*	319*	329*	284
	TOTAL	191	241	264	278	289	301	236
THUNDER BAY:	BEFORE 1976	222	282	309	318	344	339*	269
	1976-1981	213	338	373*	381*	377*	422*	296
	TOTAL	220	295	324	333	349	352*	274
TORONTO:	BEFORE 1976	271	326	334	346	355	380	309
	1976-1981	278	401	442	462	478	480	373
	TOTAL	272	335	347	361	372	392	317
WINDSOR	BEFORE 1976	207	261	268	289	308	319	244
	1976-1981	295	347	371	389*	414*	466*	328
	TOTAL	224	279	283	300	319	325	259

NOTES: 1. RENTS ARE FOR MID-1981. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. ESTIMATES MARKED WITH AN ASTERISK (*) INDICATE THAT THE CALCULATIONS ARE BASED ON CELL SIZES OF LESS THAN 350 HOUSEHOLDS. SEE INTRODUCTION — SAMPLING ERRORS.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.8.2

DISTRIBUTION OF TENANT HOUSEHOLDS (1)
BY HOUSEHOLD SIZE AND PERIOD OF CONSTRUCTION
ONTARIO'S 10 CMAs

AREA	PERIOD OF CONSTRUCTION	HOUSEHOLD SIZE (NUMBER OF PERSONS) ONE	TWO	THREE	FOUR	FIVE	SIX +	TOTAL
HAMILTON:	BEFORE 1976	35.9%	29.2%	11.5%	7.9%	2.8%	1.4%	88.8%
	1976-1981	4.6	3.4	1.4	1.2	0.4	0.2	11.2
	TOTAL	40.5	32.6	12.9	9.1	3.2	1.6	100.0
KITCHENER:	BEFORE 1976	32.0	28.8	13.2	9.1	3.6	1.7	88.3
	1976-1981	4.0	4.1	1.7	1.1	0.5	0.2	11.7
	TOTAL	36.0	32.9	14.9	10.2	4.1	1.9	100.0
LONDON:	BEFORE 1976	36.7	25.9	9.7	6.5	2.7	1.0	82.5
	1976-1981	6.9	6.9	1.9	1.3	0.3	0.2	17.5
	TOTAL	43.5	32.8	11.7	7.8	3.0	1.2	100.0
OSHAWA:	BEFORE 1976	24.6	26.5	13.5	9.9	3.4	1.5	79.2
	1976-1981	6.3	6.2	3.6	3.0	1.1	0.6	20.7
	TOTAL	30.7	32.8	17.3	12.7	4.5	2.2	100.0
OTTAWA:	BEFORE 1976	37.3	27.1	10.8	7.6	2.6	1.7	87.2
	1976-1981	4.3	4.4	2.0	1.4	0.5	0.2	12.8
	TOTAL	41.6	31.5	12.9	9.0	3.1	1.9	100.0
ST. CATH-ARINES/ NIAGARA:	BEFORE 1976	34.4	27.6	12.2	8.1	3.4	1.8	87.4
	1976-1981	5.8	3.9	1.5	0.9	0.3	0.2	12.5
	TOTAL	40.2	31.5	13.7	9.0	3.7	2.1	100.0
SUDBURY:	BEFORE 1976	31.6	27.7	15.2	11.5	4.4	2.7	93.0
	1976-1981	3.0	2.6	0.7	0.7	0.2	0.1	7.0
	TOTAL	34.6	30.2	15.8	12.2	4.5	2.7	100.0
THUNDER BAY:	BEFORE 1976	32.0	22.3	11.1	7.5	3.3	2.2	78.0
	1976-1981	9.7	6.6	2.5	2.2	1.0	0.2	22.0
	TOTAL	41.6	28.8	13.7	9.7	4.1	2.3	100.0
TORONTO:	BEFORE 1976	34.9	27.4	12.1	8.3	3.4	2.0	88.1
	1976-1981	4.4	3.8	1.7	1.2	0.5	0.3	11.9
	TOTAL	39.3	31.2	13.7	9.6	3.9	2.3	100.0
WINDSOR	BEFORE 1976	35.8	23.1	10.6	7.6	3.2	1.8	82.2
	1976-1981	8.4	6.3	1.7	0.9	0.3	0.2	17.7
	TOTAL	44.2	29.5	12.4	8.4	3.5	2.0	100.0

NOTES: 1. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.9.1

AVERAGE MONTHLY RENT BY HOUSEHOLD SIZE, (1)
PERIOD OF CONSTRUCTION AND INCOME (2)
ONTARIO, 1981

HOUSEHOLD INCOME ($)	HOUSEHOLD SIZE (NUMBER OF PERSONS) ONE	TWO	THREE	FOUR	FIVE	SIX +	TOTAL
UNITS BUILT BEFORE 1976							
UNDER 5,000	$185	$227	$244	$271	$275	$299	$211
5,000-10,000	201	237	243	253	260	273	219
10,000-15,000	255	268	281	285	295	294	266
15,000-20,000	274	290	298	302	307	319	288
20,000-25,000	288	303	313	320	329	352	306
25,000 PLUS	326	344	353	361	367	381	349
TOTAL	239	291	300	314	322	338	277
UNITS BUILT BETWEEN 1976-1981							
UNDER 5,000	169	264	302	344	369	400*	217
5,000-10,000	181	255	306	309	294*	341*	210
10,000-15,000	295	312	337	375	374	336*	314
15,000-20,000	323	348	374	379	398	400*	349
20,000-25,000	340	365	395	412	409	429	374
25,000 PLUS	381	407	439	444	459	448	420
TOTAL	249	351	388	407	419	418	326
TOTAL ALL CONSTRUCTION PERIODS							
UNDER 5,000	183	231	250	280	286	307	212
5,000-10,000	198	239	248	258	263	279	218
10,000-15,000	259	274	287	294	302	299	272
15,000-20,000	280	297	308	311	318	327	295
20,000-25,000	295	312	324	333	339	362	315
25,000 PLUS	335	355	367	376	383	391	361
TOTAL	241	299	312	326	335	347	284
PERCENTAGE DIFFERENCE (3)							
UNDER 5,000	-8.6%	16.3%	23.8%	27.1%	34.3%	33.4%	2.8%
5,000-10,000	-10.0	7.6	25.9	22.2	13.1	24.7	-4.1
10,000-15,000	15.8	16.2	19.7	31.5	27.0	14.5	17.7
15,000-20,000	18.0	20.1	25.4	25.3	29.9	25.4	21.3
20,000-25,000	18.0	20.3	26.1	28.7	24.1	21.9	22.2
25,000 PLUS	16.8	18.3	24.5	23.0	25.0	17.5	20.5
TOTAL	4.3	20.5	29.1	29.6	30.1	23.4	17.6

NOTES: 1. RENTS ARE FOR MID-1981. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. INCOMES ARE FOR 1980.
3. REFERS TO THE AMOUNT THAT AVERAGE RENT FOR UNITS BUILT BETWEEN 1976-81 IS HIGHER THAN FOR UNITS BUILT BEFORE 1976 (BASED ON UNROUNDED AVERAGE RENTS).
4. ESTIMATES MARKED WITH AN ASTERISK (*) INDICATE THAT THE CALCULATIONS ARE BASED ON CELL SIZES OF LESS THAN 350 HOUSEHOLDS. SEE INTRODUCTION -- SAMPLING ERRORS.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.9.2

AVERAGE MONTHLY RENT BY HOUSEHOLD SIZE, (1)
PERIOD OF CONSTRUCTION AND INCOME (2)
TORONTO, 1981

HOUSEHOLD INCOME ($)	HOUSEHOLD SIZE (NUMBER OF PERSONS) ONE	TWO	THREE	FOUR	FIVE	SIX +	TOTAL
UNITS BUILT BEFORE 1976							
UNDER 5,000	$204	$238	$259	$290	$288	$333	$228
5,000-10,000	223	259	260	269	268	309	239
10,000-15,000	281	299	310	311	321	328	293
15,000-20,000	301	321	327	329	334	353	315
20,000-25,000	316	335	342	349	364	381	335
25,000 PLUS	355	374	379	391	401	418	378
TOTAL	271	326	334	346	355	380	309
UNITS BUILT BETWEEN 1976-1981							
UNDER 5,000	182	296	355	413	408*	446*	245
5,000-10,000	187	271	336	365	381*	462*	220
10,000-15,000	326	344	382	422	446*	410*	349
15,000-20,000	365	405	425	437	460	420*	397
20,000-25,000	382	422	442	456	482*	469*	424
25,000 PLUS	432	455	481	500	505	523	470
TOTAL	278	401	442	462	478	480	373
TOTAL ALL CONSTRUCTION PERIODS							
UNDER 5,000	201	244	269	303	304	346	230
5,000-10,000	218	261	266	280	276	314	236
10,000-15,000	285	304	317	322	330	332	298
15,000-20,000	306	329	339	340	352	360	323
20,000-25,000	323	345	354	362	374	394	345
25,000 PLUS	364	386	395	409	420	432	391
TOTAL	272	335	347	361	372	392	317
PERCENTAGE DIFFERENCE (3)							
UNDER 5,000	-10.5%	24.4%	36.9%	42.4%	41.8%	33.9%	7.3%
5,000-10,000	-16.2	4.6	29.2	35.5	42.3	49.4	-7.7
10,000-15,000	15.9	14.7	23.1	35.7	38.7	24.9	19.2
15,000-20,000	21.3	26.1	29.8	32.8	37.6	19.1	26.1
20,000-25,000	20.9	26.1	29.3	30.5	32.5	23.1	26.7
25,000 PLUS	21.6	21.7	26.9	27.8	26.0	25.1	24.4
TOTAL	2.6	23.1	32.5	33.6	34.7	26.5	20.6

NOTES: 1. RENTS ARE FOR MID-1981. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. INCOMES ARE FOR 1980.
3. REFERS TO THE AMOUNT THAT AVERAGE RENT FOR UNITS BUILT BETWEEN 1976-81 IS HIGHER THAN FOR UNITS BUILT BEFORE 1976 (BASED ON UNROUNDED AVERAGE RENTS).
4. ESTIMATES MARKED WITH AN ASTERISK (*) INDICATE THAT THE CALCULATIONS ARE BASED ON CELL SIZES OF LESS THAN 350 HOUSEHOLDS. SEE INTRODUCTION — SAMPLING ERRORS.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.10.1

DISTRIBUTION OF TENANT HOUSEHOLDS (1)
BY HOUSEHOLD SIZE, PERIOD OF CONSTRUCTION
AND INCOME (2)
ONTARIO, 1981

HOUSEHOLD INCOME ($)	HOUSEHOLD SIZE (NUMBER OF PERSONS) ONE	TWO	THREE	FOUR	FIVE	SIX +	TOTAL
OCCUPYING UNITS BUILT BEFORE 1976							
UNDER 5,000	5.6%	2.3%	1.2%	0.7%	0.3%	0.1%	10.1%
5,000-10,000	9.9	4.0	1.8	1.0	0.4	0.2	17.2
10,000-15,000	7.0	4.5	1.9	1.1	0.5	0.3	15.2
15,000-20,000	5.1	4.2	1.9	1.6	0.6	0.3	13.6
20,000-25,000	3.0	3.9	1.9	1.6	0.6	0.3	11.3
25,000 PLUS	2.8	7.9	3.6	2.8	1.2	0.8	19.0
TOTAL	33.2	26.8	12.2	8.8	3.5	2.0	86.5
OCCUPYING UNITS BUILT BETWEEN 1976-1981							
UNDER 5,000	0.9	0.3	0.1	0.1	0.0	0.0	1.4
5,000-10,000	1.9	0.5	0.2	0.1	0.0	0.0	2.7
10,000-15,000	0.8	0.7	0.2	0.1	0.0	0.0	1.9
15,000-20,000	0.7	0.6	0.3	0.2	0.1	0.0	1.9
20,000-25,000	0.5	0.7	0.3	0.2	0.1	0.0	1.8
25,000 PLUS	0.5	1.6	0.7	0.6	0.3	0.1	3.8
TOTAL	5.2	4.4	1.8	1.3	0.5	0.3	13.5
TOTAL ALL CONSTRUCTION PERIODS							
UNDER 5,000	6.4	2.6	1.3	0.8	0.3	0.2	11.6
5,000-10,000	11.7	4.5	1.9	1.1	0.4	0.2	19.9
10,000-15,000	7.8	5.2	2.1	1.3	0.5	0.3	17.1
15,000-20,000	5.7	4.8	2.2	1.8	0.6	0.3	15.5
20,000-25,000	3.4	4.6	2.2	1.9	0.7	0.3	13.1
25,000 PLUS	3.3	9.5	4.3	3.4	1.5	0.9	22.8
TOTAL	38.4	31.1	14.0	10.1	4.1	2.3	100.0

NOTES: 1. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE. THE TOTAL NUMBER OF HOUSEHOLDS IN THIS GROUP IS 1,057,660. THE NUMBER OF HOUSEHOLDS IN EACH CELL CAN BE ESTIMATED BY MULTIPLYING THE PERCENTAGE ESTIMATE BY THE ONTARIO TOTAL.
2. REFERS TO 1980 INCOME.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.10.2

DISTRIBUTION OF TENANT HOUSEHOLDS (1)
BY HOUSEHOLD SIZE, PERIOD OF CONSTRUCTION
AND INCOME (2)
TORONTO, 1981

HOUSEHOLD INCOME ($)	HOUSEHOLD SIZE (NUMBER OF PERSONS) ONE	TWO	THREE	FOUR	FIVE	SIX +	TOTAL
OCCUPYING UNITS BUILT BEFORE 1976							
UNDER 5,000	4.8%	2.0%	1.0%	0.6%	0.3%	0.1%	8.8%
5,000-10,000	8.8	3.2	1.3	0.7	0.3	0.2	14.5
10,000-15,000	7.8	4.1	1.7	1.0	0.4	0.2	15.2
15,000-20,000	6.1	4.2	1.8	1.4	0.5	0.3	14.3
20,000-25,000	3.7	4.0	1.9	1.5	0.5	0.3	11.9
25,000 PLUS	3.7	10.0	4.4	3.1	1.4	1.0	23.5
TOTAL	34.9	27.4	12.1	8.3	3.4	2.0	88.1
OCCUPYING UNITS BUILT BETWEEN 1976-1981							
UNDER 5,000	0.7	0.2	0.1	0.1	0.0	0.0	1.2
5,000-10,000	1.5	0.4	0.1	0.1	0.0	0.0	2.1
10,000-15,000	0.7	0.5	0.2	0.1	0.0	0.0	1.5
15,000-20,000	0.6	0.4	0.2	0.2	0.1	0.0	1.6
20,000-25,000	0.4	0.5	0.3	0.2	0.1	0.1	1.5
25,000 PLUS	0.5	1.7	0.8	0.6	0.3	0.1	4.0
TOTAL	4.4	3.8	1.7	1.2	0.5	0.3	11.9
TOTAL ALL CONSTRUCTION PERIODS							
UNDER 5,000	5.6	2.2	1.1	0.7	0.3	0.1	10.0
5,000-10,000	10.3	3.6	1.4	0.8	0.3	0.2	16.6
10,000-15,000	8.4	4.6	1.8	1.1	0.4	0.3	16.7
15,000-20,000	6.7	4.7	2.1	1.5	0.6	0.3	15.8
20,000-25,000	4.1	4.5	2.2	1.7	0.6	0.3	13.5
25,000 PLUS	4.2	11.7	5.2	3.7	1.7	1.1	27.5
TOTAL	39.3	31.2	13.7	9.6	3.9	2.3	100.0

NOTES: 1. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE. THE TOTAL NUMBER OF HOUSEHOLDS IN THIS GROUP IS 438,445. THE NUMBER OF HOUSEHOLDS IN EACH CELL CAN BE ESTIMATED BY MULTIPLYING THE PERCENTAGE ESTIMATE BY THE ONTARIO TOTAL.
2. REFERS TO 1980 INCOME.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.11.1

PERCENTAGE OF UNITS IN NEED OF REPAIRS (1)
BY SETTLEMENT SIZE
AND PERIOD OF CONSTRUCTION

SETTLEMENT SIZE (000's PEOPLE)	PERIOD OF CONSTRUCTION	NO REPAIRS	MINOR REPAIRS	MAJOR REPAIRS
ONTARIO TOTAL	BEFORE 1976	73.7%	18.3%	8.0%
	1976-1981	92.3	6.0	1.7
	TOTAL	76.2	16.6	7.1
1,000 PLUS	BEFORE 1976	75.3	17.1	7.7
	1976-1981	92.0	6.3	1.7
	TOTAL	77.3	15.8	7.0
500-1,000	BEFORE 1976	75.6	17.6	6.7
	1976-1981	92.4	5.7	1.8
	TOTAL	77.7	16.2	6.1
100-500	BEFORE 1976	74.7	17.7	7.6
	1976-1981	93.2	5.5	1.4
	TOTAL	77.5	15.9	6.7
0-100	BEFORE 1976	69.2	21.2	9.6
	1976-1981	91.9	6.2	1.8
	TOTAL	72.7	18.9	8.4

NOTES: 1. SEE APPENDIX B FOR DEFINITIONS OF MINOR AND MAJOR REPAIRS.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.11.2

PERCENTAGE OF UNITS IN NEED OF REPAIRS (1)
BY PERIOD OF CONSTRUCTION
ONTARIO'S 10 CMAs

AREA	PERIOD OF CONSTRUCTION	NO REPAIRS	MINOR REPAIRS	MAJOR REPAIRS
HAMILTON:	BEFORE 1976	74.5%	17.9%	7.6%
	1976-1981	91.1	6.3	2.6
	TOTAL	76.4	16.6	7.1
KITCHENER:	BEFORE 1976	75.2	17.4	7.4
	1976-1981	89.7	8.0	2.3
	TOTAL	76.9	16.3	6.8
LONDON:	BEFORE 1976	75.5	18.0	6.6
	1976-1981	95.0	4.1	1.0
	TOTAL	78.9	15.5	5.6
OSHAWA:	BEFORE 1976	74.8	17.4	7.9
	1976-1981	92.6	6.2	1.3
	TOTAL	78.4	15.1	6.5
OTTAWA:	BEFORE 1976	76.4	17.5	6.1
	1976-1981	93.2	5.4	1.4
	TOTAL	78.6	15.9	5.5
ST. CATH-ARINES/ NIAGARA:	BEFORE 1976	73.8	18.6	7.6
	1976-1981	91.6	7.2	1.3
	TOTAL	76.0	17.1	6.8
SUDBURY:	BEFORE 1976	72.8	18.0	9.1
	1976-1981	90.8	5.6	3.6
	TOTAL	74.1	17.1	8.8
THUNDER BAY:	BEFORE 1976	72.1	18.6	9.3
	1976-1981	94.8	4.5	0.5
	TOTAL	77.2	15.5	7.4
TORONTO:	BEFORE 1976	75.3	17.1	7.7
	1976-1981	92.0	6.3	1.7
	TOTAL	77.3	15.8	7.0
WINDSOR:	BEFORE 1976	75.8	16.6	7.7
	1976-1981	94.9	3.9	1.2
	TOTAL	79.2	14.3	6.5

NOTES: 1. SEE APPENDIX B FOR DEFINITIONS OF MINOR AND MAJOR REPAIRS.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.11.3

PERCENTAGE OF UNITS IN NEED OF REPAIRS (1)
BY PERIOD OF CONSTRUCTION AND MONTHLY RENTS (2)
ONTARIO, 1981

MONTHLY RENT ($)	NO REPAIRS	MINOR REPAIRS	MAJOR REPAIRS
UNITS BUILT BEFORE 1976			
0	77.3%	16.2%	6.5%
1-99	85.1	10.5	4.4
100-199	72.6	18.6	8.8
200-299	72.4	19.3	8.3
300-399	74.0	18.2	7.9
400-499	74.0	18.5	7.5
500-599	72.2	19.5	8.4
600-749	74.2	17.9	8.0
750 PLUS	71.4	20.2	8.4
TOTAL	73.7	18.3	8.0
UNITS BUILT BETWEEN 1976-1981			
0	92.0	6.5	1.2
1-99	96.7	2.3	1.0
100-199	93.7	4.8	1.4
200-299	91.1	6.7	2.2
300-399	92.7	5.7	1.6
400-499	91.5	7.1	1.3
500-599	90.4	7.6	2.1
600-749	89.7	6.7	3.6
750 PLUS	89.6	8.9	1.7
TOTAL	92.3	6.0	1.7
ALL CONSTRUCTION PERIODS			
0	79.1	15.0	5.8
1-99	87.4	8.9	3.7
100-199	74.4	17.4	8.2
200-299	73.8	18.3	7.9
300-399	76.8	16.3	6.9
400-499	78.9	15.3	5.8
500-599	77.4	16.0	6.6
600-749	78.1	15.1	6.9
750 PLUS	74.1	18.5	7.4
TOTAL	76.2	16.6	7.1

NOTES: 1. SEE APPENDIX B FOR DEFINITIONS OF MINOR AND MAJOR REPAIRS.
2. RENTS ARE FOR MID-1981.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.11.4

PERCENTAGE OF UNITS IN NEED OF REPAIRS (1)
BY PERIOD OF CONSTRUCTION AND MONTHLY RENTS (2)
TORONTO, 1981

MONTHLY RENT ($)	NO REPAIRS	MINOR REPAIRS	MAJOR REPAIRS
UNITS BUILT BEFORE 1976			
0	79.7%	16.2%	6.5%
1-99	90.4	10.5	4.4
100-199	79.6	18.6	8.8
200-299	72.2	19.3	8.3
300-399	75.4	18.2	7.9
400-499	75.9	18.5	7.5
500-599	72.4	19.5	8.4
600-749	75.4	17.9	8.0
750 PLUS	72.0	20.2	8.4
TOTAL	75.3	18.3	8.0
UNITS BUILT BETWEEN 1976-1981			
0	91.1	8.9	0.8
1-99	97.4	1.8	0.4
100-199	94.9	3.4	1.5
200-299	89.8	7.2	3.0
300-399	91.9	6.3	1.7
400-499	92.4	6.9	0.7
500-599	89.8	7.8	2.4
600-749	87.5	7.7	4.6
750 PLUS	91.6	7.3	1.0
TOTAL	92.0	6.3	1.7
ALL CONSTRUCTION PERIODS			
0	81.1	13.8	5.3
1-99	91.6	6.4	2.0
100-199	81.4	12.4	6.2
200-299	72.9	18.5	8.7
300-399	76.9	16.0	7.1
400-499	80.3	14.4	5.3
500-599	77.3	15.9	6.8
600-749	78.4	15.3	6.3
750 PLUS	75.1	17.9	7.1
TOTAL	77.3	15.8	7.0

NOTES: 1. SEE APPENDIX B FOR DEFINITIONS OF MINOR AND MAJOR REPAIRS.
2. RENTS ARE FOR MID-1981.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.12.1

PERCENTAGE OF OVERCROWDED HOUSEHOLDS (1),(2)
BY SETTLEMENT SIZE
AND PERIOD OF CONSTRUCTION

SETTLEMENT SIZE (000's PEOPLE)	PERIOD OF CONSTRUCTION	NUMBER OF ROOMS ONE	TWO	THREE	FOUR	FIVE
ONTARIO TOTAL	BEFORE 1976	13.0%	7.4%	2.7%	2.5%	2.2%
	1976-1981	8.7	4.2	1.5	1.8	2.0
	TOTAL	12.4	6.9	2.6	2.4	2.2
1,000 PLUS	BEFORE 1976	15.1	10.4	4.4	3.4	2.5
	1976-1981	8.2	4.4	3.9	2.9	2.3
	TOTAL	14.0	9.5	4.3	3.3	2.5
500-1,000	BEFORE 1976	6.8	3.5	1.2	1.1	1.4
	1976-1981	9.1	5.2	0.7	1.5	1.2
	TOTAL	6.7	3.6	1.1	1.1	1.4
100-500	BEFORE 1976	5.4	2.7	1.0	1.7	1.7
	1976-1981	2.6	3.9	0.2	0.9	2.0
	TOTAL	5.4	2.9	0.8	1.6	1.8
0-100	BEFORE 1976	12.8	4.1	1.7	2.6	2.5
	1976-1981	20.4	3.2	0.5	1.4	2.0
	TOTAL	13.4	4.0	1.5	2.4	2.4

NOTES: 1. OVERCROWDING REFERS TO HOUSEHOLDS WHICH HAD MORE PERSONS THAN MAJOR ROOMS (AS DEFINED IN APPENDIX B).
2. HOUSEHOLDS EXCLUDED FROM THIS TABLE (THOSE WITH 6 OR MORE ROOMS) REPRESENT 21.0% OF THE TOTAL ONTARIO RENTAL STOCK.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.12.2

PERCENTAGE OF OVERCROWDED HOUSEHOLDS (1)
BY PERIOD OF CONSTRUCTION
ONTARIO'S 10 CMAs

AREA	PERIOD OF CONSTRUCTION	NUMBER OF ROOMS ONE	TWO	THREE	FOUR	FIVE
HAMILTON:	BEFORE 1976	3.9%	3.6%	1.4%	1.0%	1.4%
	1976-1981	4.5	12.3	0.6	2.7	1.8
	TOTAL	3.9	4.5	1.3	1.2	1.4
KITCHENER:	BEFORE 1976	11.3	3.8	1.4	1.8	2.1
	1976-1981	0.0	0.0	0.0	2.0	2.8
	TOTAL	10.8	3.0	1.2	1.8	2.2
LONDON:	BEFORE 1976	5.5	2.1	0.6	1.6	0.5
	1976-1981	0.0	4.7	0.0	0.6	1.0
	TOTAL	5.2	2.4	0.5	1.4	0.6
OSHAWA:	BEFORE 1976	0.0	2.2	0.7	0.8	1.2
	1976-1981	0.0	13.6	0.7	1.4	2.4
	TOTAL	0.0	5.3	0.5	1.0	1.3
OTTAWA:	BEFORE 1976	8.7	3.3	1.1	1.1	1.5
	1976-1981	13.6	0.9	0.8	0.7	1.0
	TOTAL	8.7	3.1	1.0	1.1	1.4
ST. CATH-ARINES/ NIAGARA:	BEFORE 1976	4.3	1.4	1.0	1.5	1.2
	1976-1981	0.0	0.0	1.0	1.5	2.6
	TOTAL	4.0	1.6	0.9	1.5	1.4
SUDBURY:	BEFORE 1976	8.3	3.4	1.0	2.5	3.2
	1976-1981	0.0	6.7	0.0	0.0	2.6
	TOTAL	7.1	4.1	1.0	2.5	3.0
THUNDER BAY:	BEFORE 1976	2.9	5.9	1.2	2.1	4.0
	1976-1981	0.0	2.0	0.0	0.0	1.8
	TOTAL	4.3	4.8	0.9	1.7	3.5
TORONTO:	BEFORE 1976	15.1	10.4	4.4	3.4	2.5
	1976-1981	8.2	4.4	3.9	2.9	2.3
	TOTAL	14.0	9.5	4.3	3.3	2.5
WINDSOR:	BEFORE 1976	1.6	1.8	1.0	1.6	2.4
	1976-1981	20.0	6.7	0.0	0.3	2.5
	TOTAL	3.0	1.9	0.8	1.3	2.3

NOTES: 1. OVERCROWDING REFERS TO HOUSEHOLDS WHICH HAD MORE PERSONS THAN MAJOR ROOMS (AS DEFINED IN APPENDIX B).

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.12.3

PERCENTAGE OF OVERCROWDED HOUSEHOLDS (1),(2)
BY PERIOD OF CONSTRUCTION AND INCOME (3)
ONTARIO, 1981

HOUSEHOLD INCOME ($)	NUMBER OF ROOMS ONE	TWO	THREE	FOUR	FIVE
UNITS BUILT BEFORE 1976					
UNDER 5,000	10.1%	5.4%	2.4%	2.4%	1.9%
5,000-10,000	7.1	3.0	1.3	1.7	2.0
10,000-15,000	17.4	6.3	2.2	2.0	2.0
15,000-20,000	16.5	10.2	3.0	2.4	1.8
20,000-25,000	26.7	17.4	4.2	3.5	2.4
25,000 PLUS	34.8	20.3	5.6	3.4	2.6
TOTAL	13.0	7.4	2.7	2.5	2.2
UNITS BUILT BETWEEN 1976-1981					
UNDER 5,000	7.5	2.8	1.5	2.7	1.7
5,000-10,000	4.3	1.7	0.3	1.7	1.3
10,000-15,000	15.2	4.9	0.8	0.4	1.6
15,000-20,000	8.8	8.9	1.7	1.7	1.8
20,000-25,000	22.9	9.0	3.2	1.4	1.7
25,000 PLUS	33.3	18.3	4.5	2.5	2.5
TOTAL	8.7	4.2	1.5	1.8	2.0
ALL CONSTRUCTION PERIODS					
UNDER 5,000	9.6	5.0	2.2	2.5	1.9
5,000-10,000	6.7	2.7	1.1	1.7	1.9
10,000-15,000	17.3	6.2	2.0	1.8	1.9
15,000-20,000	15.6	10.1	2.9	2.3	1.8
20,000-25,000	26.3	16.6	4.1	3.2	2.3
25,000 PLUS	34.3	20.2	5.4	3.3	2.6
TOTAL	12.4	6.9	2.6	2.4	2.2

NOTES: 1. OVERCROWDING REFERS TO HOUSEHOLDS WHICH HAD MORE PERSONS THAN MAJOR ROOMS (AS DEFINED IN APPENDIX B).
2. HOUSEHOLDS EXCLUDED FROM THIS TABLE (THOSE WITH 6 OR MORE ROOMS) REPRESENT 21.0% OF THE TOTAL ONTARIO RENTAL STOCK.
3. REFERS TO 1980 INCOME.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.12.4

PERCENTAGE OF OVERCROWDED HOUSEHOLDS (1),(2)
BY PERIOD OF CONSTRUCTION AND INCOME (3)
TORONTO, 1981

HOUSEHOLD INCOME ($)	NUMBER OF ROOMS ONE	TWO	THREE	FOUR	FIVE
UNITS BUILT BEFORE 1976					
UNDER 5,000	12.6%	8.5%	3.9%	3.4%	1.9%
5,000-10,000	7.5	3.6	2.3	2.1	2.8
10,000-15,000	19.4	7.9	3.3	2.4	2.0
15,000-20,000	18.0	12.3	4.2	3.0	1.8
20,000-25,000	35.4	22.9	6.0	4.3	3.0
25,000 PLUS	38.5	25.9	7.4	4.2	2.8
TOTAL	15.1	10.4	4.4	3.4	2.5
UNITS BUILT BETWEEN 1976-1981					
UNDER 5,000	6.6	2.2	3.9	7.1	2.2
5,000-10,000	3.7	1.3	1.0	2.6	1.9
10,000-15,000	14.7	3.3	1.8	0.0	2.3
15,000-20,000	9.3	11.9	4.5	2.9	2.6
20,000-25,000	20.0	10.0	8.4	2.6	1.6
25,000 PLUS	26.9	23.3	7.2	3.8	2.6
TOTAL	8.2	4.4	3.9	2.9	2.3
ALL CONSTRUCTION PERIODS					
UNDER 5,000	11.6	7.5	3.9	3.6	1.8
5,000-10,000	6.8	3.1	2.2	2.1	2.7
10,000-15,000	18.7	7.4	3.2	2.2	2.0
15,000-20,000	17.8	12.1	4.1	3.0	1.9
20,000-25,000	33.2	21.5	6.3	4.2	2.9
25,000 PLUS	37.4	25.6	7.3	4.2	2.8
TOTAL	14.0	9.5	4.3	3.3	2.5

NOTES: 1. OVERCROWDING REFERS TO HOUSEHOLDS WHICH HAD MORE PERSONS THAN MAJOR ROOMS (AS DEFINED IN APPENDIX B).
2. HOUSEHOLDS EXCLUDED FROM THIS TABLE (THOSE WITH 6 OR MORE ROOMS) REPRESENT 16.0% OF THE TOTAL TORONTO RENTAL STOCK.
3. REFERS TO 1980 INCOME.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.13.1

PERCENTAGE OF HOUSEHOLDS WHICH HAD LESS PERSONS
THAN MAJOR ROOMS BY AT LEAST TWO (1)
BY POPULATION DENSITY AND PERIOD OF CONSTRUCTION

POPULATION DENSITY (000's PEOPLE)	PERIOD OF CONSTRUCTION	NUMBER OF ROOMS THREE	FOUR	FIVE	SIX	SEVEN
ONTARIO TOTAL	BEFORE 1976	66.3%	74.8%	77.7%	84.0%	90.6%
	1976-1981	70.3	79.7	79.4	85.7	94.0
	TOTAL	66.9	75.4	77.9	84.3	91.1
1,000 PLUS	BEFORE 1976	60.9	71.9	76.8	82.3	88.4
	1976-1981	58.9	73.7	78.5	84.4	93.9
	TOTAL	60.7	72.1	77.0	82.7	89.5
500-1,000	BEFORE 1976	72.1	81.0	83.8	86.6	91.1
	1976-1981	73.6	83.5	84.6	89.5	95.6
	TOTAL	72.3	81.2	83.9	87.0	92.0
100-500	BEFORE 1976	72.6	77.5	78.7	84.4	91.5
	1976-1981	73.8	86.4	80.8	88.6	93.7
	TOTAL	72.8	78.9	79.0	85.0	91.8
0-100	BEFORE 1976	68.5	74.0	74.8	84.3	91.4
	1976-1981	77.2	79.7	77.3	82.7	93.0
	TOTAL	70.5	74.8	75.1	84.2	91.5

NOTES: 1. HOUSEHOLDS EXCLUDED FROM THIS TABLE (THOSE WITH EIGHT OR MORE ROOMS) REPRESENT 4.9% OF THE TOTAL ONTARIO RENTAL STOCK.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.13.2

PERCENTAGE OF HOUSEHOLDS WHICH HAD LESS PERSONS
THAN MAJOR ROOMS BY AT LEAST TWO (1)
BY PERIOD OF CONSTRUCTION
ONTARIO'S 10 CMAs

AREA	PERIOD OF CONSTRUCTION	NUMBER OF ROOMS THREE	FOUR	FIVE	SIX	SEVEN
HAMILTON:	BEFORE 1976	69.9%	80.1%	82.6%	83.4%	92.5%
	1976-1981	75.3	79.9	82.6	85.6	95.6
	TOTAL	70.7	80.0	82.6	83.9	93.3
KITCHENER:	BEFORE 1976	71.9	74.3	78.1	82.0	91.4
	1976-1981	72.9	81.1	77.7	85.4	95.9
	TOTAL	72.0	75.1	78.1	82.2	92.4
LONDON:	BEFORE 1976	78.1	82.6	85.2	88.8	94.2
	1976-1981	73.4	88.6	89.1	92.8	97.4
	TOTAL	77.3	83.8	86.0	89.4	94.8
OSHAWA:	BEFORE 1976	65.0	75.8	78.0	84.4	90.5
	1976-1981	73.5	82.4	70.2	82.6	93.5
	TOTAL	67.3	76.9	76.5	84.3	91.5
OTTAWA:	BEFORE 1976	73.5	81.9	84.8	88.4	90.4
	1976-1981	71.9	85.8	85.7	91.2	95.6
	TOTAL	73.4	82.3	84.9	88.8	91.4
ST. CATH-ARINES/ NIAGARA:	BEFORE 1976	72.2	81.4	82.0	84.8	93.1
	1976-1981	79.3	90.2	84.4	90.8	88.6
	TOTAL	73.4	82.4	82.2	85.8	92.7
SUDBURY:	BEFORE 1976	65.6	66.8	65.9	77.6	81.3
	1976-1981	65.4	82.0	79.5	93.3	90.0
	TOTAL	65.6	67.6	66.8	78.7	81.2
THUNDER BAY:	BEFORE 1976	69.4	75.4	69.2	81.6	86.8
	1976-1981	68.0	79.8	67.3	89.1	81.8
	TOTAL	69.1	76.4	68.5	83.2	85.1
TORONTO:	BEFORE 1976	60.9	71.9	76.8	82.3	88.4
	1976-1981	58.9	73.7	78.5	84.4	93.9
	TOTAL	60.7	72.1	77.0	82.7	89.5
WINDSOR:	BEFORE 1976	74.3	80.4	78.3	84.9	93.3
	1976-1981	76.2	90.3	82.2	88.8	96.6
	TOTAL	74.7	82.8	78.9	84.9	94.1

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.13.3

PERCENTAGE OF HOUSEHOLDS WHICH HAD LESS PERSONS
THAN MAJOR ROOMS BY AT LEAST TWO (1)
BY NUMBER OF ROOMS, PERIOD OF CONSTRUCTION AND INCOME (2)
ONTARIO, 1981

HOUSEHOLD INCOME ($)	NUMBER OF ROOMS THREE	FOUR	FIVE	SIX	SEVEN
UNITS BUILT BEFORE 1976					
UNDER 5,000	76.4%	75.5%	80.8%	83.7%	91.4%
5,000-10,000	76.2	80.1	80.8	85.7	92.1
10,000-15,000	68.4	78.4	80.3	84.5	90.3
15,000-20,000	64.8	73.6	76.4	84.1	90.8
20,000-25,000	56.1	70.1	73.5	84.5	91.9
25,000 PLUS	39.0	70.6	76.6	83.0	89.4
TOTAL	66.3	74.8	77.7	84.0	90.6
UNITS BUILT BETWEEN 1976-1981					
UNDER 5,000	83.4	78.1	77.8	85.0	97.3
5,000-10,000	81.7	86.1	86.5	87.2	93.1
10,000-15,000	59.9	82.6	82.7	86.8	90.8
15,000-20,000	65.9	78.5	79.9	83.6	97.4
20,000-25,000	59.4	78.7	79.1	87.1	94.7
25,000 PLUS	44.0	76.6	76.8	85.4	93.0
TOTAL	70.3	79.7	79.4	85.7	94.0
ALL CONSTRUCTION PERIODS					
UNDER 5,000	77.4	75.7	80.4	83.8	92.4
5,000-10,000	77.2	80.7	81.3	85.8	92.2
10,000-15,000	67.4	78.8	80.6	84.7	90.2
15,000-20,000	64.9	74.2	76.8	84.1	91.8
20,000-25,000	56.5	71.2	74.3	85.0	92.3
25,000 PLUS	39.6	71.5	76.6	83.5	90.1
TOTAL	66.9	75.4	77.9	84.3	91.1

NOTES: 1. HOUSEHOLDS EXCLUDED FROM THIS TABLE (THOSE WITH EIGHT OR MORE ROOMS) REPRESENT 4.9% OF THE TOTAL ONTARIO RENTAL STOCK.
2. REFERS TO 1980 INCOME.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.13.4

PERCENTAGE OF HOUSEHOLDS WHICH HAD LESS PERSONS
THAN MAJOR ROOMS BY AT LEAST TWO (1)
BY NUMBER OF ROOMS, PERIOD OF CONSTRUCTION AND INCOME (2)
TORONTO, 1981

HOUSEHOLD INCOME ($)	NUMBER OF ROOMS THREE	FOUR	FIVE	SIX	SEVEN
UNITS BUILT BEFORE 1976					
UNDER 5,000	71.5%	71.5%	76.1%	78.2%	90.5%
5,000-10,000	71.8	78.8	79.0	81.9	87.0
10,000-15,000	67.3	76.3	79.7	80.7	84.6
15,000-20,000	62.8	71.9	76.8	81.2	88.1
20,000-25,000	53.9	67.5	72.4	84.5	91.5
25,000 PLUS	35.9	68.4	76.9	82.9	88.5
TOTAL	60.9	71.9	76.8	82.3	88.4
UNITS BUILT BETWEEN 1976-1981					
UNDER 5,000	71.2	73.8	66.7	87.5	96.0
5,000-10,000	70.4	78.0	80.0	93.5	87.0
10,000-15,000	53.2	78.8	82.0	82.1	94.3
15,000-20,000	63.2	74.7	78.6	82.5	94.3
20,000-25,000	55.3	72.4	81.7	82.1	96.8
25,000 PLUS	37.3	70.8	78.0	85.1	93.0
TOTAL	58.9	73.7	78.5	84.4	93.9
ALL CONSTRUCTION PERIODS					
UNDER 5,000	71.5	71.7	74.8	79.9	90.8
5,000-10,000	71.7	78.7	79.2	82.8	87.9
10,000-15,000	66.2	76.5	80.0	80.8	85.4
15,000-20,000	62.8	72.2	77.0	81.5	89.8
20,000-25,000	54.0	67.9	73.6	84.0	91.8
25,000 PLUS	36.0	68.6	77.0	83.4	89.7
TOTAL	60.7	72.1	77.0	82.7	89.5

NOTES: 1. HOUSEHOLDS EXCLUDED FROM THIS TABLE (THOSE WITH EIGHT OR MORE ROOMS) REPRESENT 3.4% OF THE TOTAL TORONTO RENTAL STOCK.
2. REFERS TO 1980 INCOME.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.14.1

PERCENTAGE OF HOUSEHOLDS WITH SIMILAR TENURE LENGTH
BY SETTLEMENT SIZE
AND PERIOD OF CONSTRUCTION

SETTLEMENT SIZE (000's PEOPLE)	PERIOD OF CONSTRUCTION	LENGTH OF TENURE: LESS THAN 1 YEAR	1 TO 2 YEARS	3 TO 5 YEARS	MORE THAN 5 YEARS
ONTARIO TOTAL	BEFORE 1976	29.6%	25.1%	21.9%	23.5%
	1976-1981	44.1	36.3	19.6	—
	TOTAL	31.5	26.6	21.6	20.3
1,000 PLUS	BEFORE 1976	24.9	25.4	23.6	26.1
	1976-1981	44.8	40.5	14.7	—
	TOTAL	27.3	27.2	22.5	23.0
500-1,000	BEFORE 1976	30.0	25.0	21.7	23.3
	1976-1981	43.4	35.8	20.8	—
	TOTAL	31.7	26.3	21.6	20.5
100-500	BEFORE 1976	33.6	25.2	20.5	20.7
	1976-1981	46.7	33.2	20.1	—
	TOTAL	35.6	26.4	20.5	17.6
0-100	BEFORE 1976	34.4	24.7	19.8	21.0
	1976-1981	41.8	33.3	25.0	—
	TOTAL	35.5	26.1	20.6	17.7

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.14.2

PERCENTAGE OF HOUSEHOLDS WITH SIMILAR TENURE LENGTH
BY PERIOD OF CONSTRUCTION
ONTARIO'S 10 CMAs

AREA	PERIOD OF CONSTRUCTION	LENGTH OF TENURE: LESS THAN 1 YEAR	1 TO 2 YEARS	3 TO 5 YEARS	MORE THAN 5 YEARS
HAMILTON:	BEFORE 1976	28.3	25.3	22.4	24.0
	1976-1981	34.6	32.9	32.5	—
	TOTAL	29.0	26.1	23.5	21.3
KITCHENER:	BEFORE 1976	34.6	26.2	20.3	19.0
	1976-1981	47.4	32.3	20.4	—
	TOTAL	36.1	26.9	20.3	16.8
LONDON:	BEFORE 1976	35.5	24.5	20.2	19.8
	1976-1981	51.0	33.1	16.0	—
	TOTAL	38.2	26.0	19.5	16.3
OSHAWA:	BEFORE 1976	32.5	26.7	20.6	20.2
	1976-1981	43.2	33.9	22.8	—
	TOTAL	34.7	28.2	21.1	16.0
OTTAWA:	BEFORE 1976	31.3	24.7	21.3	22.8
	1976-1981	48.8	37.6	13.7	—
	TOTAL	33.5	26.4	20.3	19.8
ST. CATHARINES/ NIAGARA:	BEFORE 1976	32.5	24.9	21.2	21.4
	1976-1981	35.6	38.3	26.0	—
	TOTAL	32.9	26.6	21.8	18.7
SUDBURY:	BEFORE 1976	32.5	25.8	19.4	22.3
	1976-1981	55.6	26.0	18.0	—
	TOTAL	34.1	25.8	19.3	20.7
THUNDER BAY:	BEFORE 1976	35.0	25.3	20.3	19.3
	1976-1981	39.9	34.4	25.5	—
	TOTAL	36.2	27.3	21.4	15.1
TORONTO:	BEFORE 1976	24.9	25.4	23.6	26.1
	1976-1981	44.8	40.5	14.7	—
	TOTAL	27.3	27.2	22.5	23.0
WINDSOR:	BEFORE 1976	31.0	23.7	21.5	23.9
	1976-1981	52.0	30.6	17.3	—
	TOTAL	34.7	24.9	20.7	19.7

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.14.3

PERCENTAGE OF HOUSEHOLDS WITH SIMILAR TENURE LENGTH (1)
BY PERIOD OF CONSTRUCTION AND INCOME (2)
ONTARIO, 1981

HOUSEHOLD INCOME ($)	LENGTH OF TENURE: LESS THAN 1 YEAR	1 TO 2 YEARS	3 TO 5 YEARS	MORE THAN 5 YEARS
IN UNITS BUILT BEFORE 1976				
UNDER 5,000	42.2%	22.3%	17.5%	18.0%
5,000-10,000	29.4	21.2	20.0	29.4
10,000-15,000	31.8	26.5	20.9	20.9
15,000-20,000	29.7	27.8	22.5	20.0
20,000-25,000	27.2	27.6	24.2	21.0
25,000 PLUS	22.5	25.7	24.9	26.9
TOTAL	29.6	25.1	21.9	23.5
IN UNITS BUILT BETWEEN 1976-1981				
UNDER 5,000	45.4	30.6	24.1	—
5,000-10,000	34.5	32.3	33.1	—
10,000-15,000	47.4	35.0	17.6	—
15,000-20,000	47.4	38.3	14.3	—
20,000-25,000	48.9	37.3	13.7	—
25,000 PLUS	44.8	40.3	14.9	—
TOTAL	44.1	36.3	19.6	—
FOR ALL UNITS				
UNDER 5,000	42.5	23.3	18.3	15.8
5,000-10,000	30.1	22.7	21.7	25.5
10,000-15,000	33.5	27.4	20.5	18.6
15,000-20,000	31.8	29.0	21.5	17.6
20,000-25,000	30.2	29.0	22.7	18.1
25,000 PLUS	26.3	28.1	23.2	22.4
TOTAL	31.5	26.6	21.6	20.3

NOTES: 1. FIGURES REPRESENT THE PERCENTAGE OF HOUSEHOLDS WITHIN AN INCOME GROUP THAT HAVE SIMILAR TENURE LENGTHS.
2. REFERS TO 1980 INCOME.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.14.4

PERCENTAGE OF HOUSEHOLDS WITH SIMILAR TENURE LENGTH (1)
BY PERIOD OF CONSTRUCTION AND MONTHLY RENT (2)
ONTARIO, 1981

MONTHLY RENT ($)	LENGTH OF TENURE: LESS THAN 1 YEAR	1 TO 2 YEARS	3 TO 5 YEARS	MORE THAN 5 YEARS
IN UNITS BUILT BEFORE 1976				
0	26.6%	22.2%	20.1%	31.1%
1-99	11.9	16.2	22.7	49.3
100-199	27.1	22.2	22.1	28.6
200-299	31.7	25.9	21.1	21.3
300-399	29.8	26.9	22.9	20.4
400-499	32.8	27.1	22.1	18.0
500-599	35.5	27.3	21.1	16.0
600-749	40.7	26.0	17.0	16.3
750 PLUS	26.1	26.3	24.2	23.3
TOTAL	29.6	25.1	21.9	23.5
IN UNITS BUILT BETWEEN 1976-1981				
0	42.5	36.0	21.5	—
1-99	18.6	31.7	49.7	—
100-199	27.4	35.3	37.4	—
200-299	45.3	35.7	19.0	—
300-399	46.7	38.4	14.8	—
400-499	52.1	36.9	11.0	—
500-599	54.0	36.8	9.2	—
600-749	56.6	34.0	9.4	—
750 PLUS	56.4	30.7	12.9	—
TOTAL	44.1	36.3	19.6	—
FOR ALL UNITS				
0	28.5	23.9	20.3	27.3
1-99	13.1	19.2	27.9	39.8
100-199	27.1	23.3	23.4	26.1
200-299	32.8	26.7	21.0	19.6
300-399	32.4	28.7	21.6	17.3
400-499	38.2	29.8	19.0	13.0
500-599	40.8	30.1	17.7	11.4
600-749	44.7	28.1	15.0	12.2
750 PLUS	30.6	27.0	22.6	19.8
TOTAL	31.5	26.6	21.6	20.3

NOTES: 1. FIGURES REPRESENT THE PERCENTAGE OF HOUSEHOLDS WITHIN A MONTHLY RENT RANGE THAT HAVE SIMILAR TENURE LENGTHS.
2. RENTS ARE FOR MID-1981.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.15.1

PERCENTAGE OF OCCUPIED UNITS BY DWELLING TYPE,
SETTLEMENT SIZE AND PERIOD OF CONSTRUCTION

SETTLEMENT SIZE (000's PEOPLE)	PERIOD OF CONSTRUCTION	APARTMENT BUILDINGS WITH 5 PLUS STOREYS	APARTMENT BUILDINGS LESS THAN 5 STOREYS	ALL OTHER BUILDING TYPES
ONTARIO TOTAL	BEFORE 1976	37.6%	27.8%	34.6%
	1976-1981	55.3	19.0	25.7
	TOTAL	40.0	26.6	33.4
1,000 PLUS	BEFORE 1976	58.0	22.7	19.3
	1976-1981	72.8	9.7	17.5
	TOTAL	59.8	21.1	19.1
500-1,000	BEFORE 1976	45.2	23.5	31.4
	1976-1981	59.6	5.8	34.6
	TOTAL	46.9	21.3	31.8
100-500	BEFORE 1976	24.0	35.1	40.9
	1976-1981	54.3	18.8	26.9
	TOTAL	28.6	32.6	38.8
0-100	BEFORE 1976	7.7	34.2	58.2
	1976-1981	31.8	37.0	31.1
	TOTAL	11.4	34.6	54.0

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.15.2

PERCENTAGE OF OCCUPIED UNITS BY DWELLING TYPE
AND PERIOD OF CONSTRUCTION
ONTARIO'S 10 CMAs

AREA	PERIOD OF CONSTRUCTION	APARTMENT BUILDINGS WITH 5 PLUS STOREYS	APARTMENT BUILDINGS LESS THAN 5 STOREYS	ALL OTHER BUILDING TYPES
HAMILTON:	BEFORE 1976	48.8	22.6	28.6
	1976-1981	69.0	6.4	24.6
	TOTAL	51.1	20.8	28.2
KITCHENER:	BEFORE 1976	21.4	45.1	33.5
	1976-1981	40.6	28.2	31.1
	TOTAL	23.7	43.2	33.2
LONDON:	BEFORE 1976	34.5	29.1	36.4
	1976-1981	65.8	9.4	24.9
	TOTAL	39.9	25.7	34.4
OSHAWA:	BEFORE 1976	32.8	32.5	34.7
	1976-1981	47.3	15.7	37.0
	TOTAL	35.8	29.0	35.1
OTTAWA:	BEFORE 1976	42.5	24.1	33.4
	1976-1981	53.9	5.4	40.7
	TOTAL	44.0	21.7	34.3
ST. CATH-ARINES/ NIAGARA:	BEFORE 1976	18.4	35.1	46.5
	1976-1981	49.1	26.0	24.9
	TOTAL	22.2	33.9	43.8
SUDBURY:	BEFORE 1976	18.5	34.0	47.5
	1976-1981	48.4	21.6	30.4
	TOTAL	20.6	33.2	46.2
THUNDER BAY:	BEFORE 1976	9.0	40.5	50.6
	1976-1981	38.6	29.1	32.3
	TOTAL	15.5	37.9	46.6
TORONTO:	BEFORE 1976	58.0	22.7	19.3
	1976-1981	72.8	9.7	17.5
	TOTAL	59.8	21.1	19.1
WINDSOR:	BEFORE 1976	22.3	30.1	47.6
	1976-1981	67.6	15.5	16.8
	TOTAL	30.3	27.5	42.2

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.15.3

PERCENTAGE OF HOUSEHOLDS BY DWELLING TYPE OCCUPIED, (1)
PERIOD OF CONSTRUCTION AND HOUSEHOLD INCOME (2)
ONTARIO, 1981

HOUSEHOLD INCOME ($)	APARTMENT BUILDINGS WITH 5 PLUS STOREYS	APARTMENT BUILDINGS LESS THAN 5 STOREYS	ALL OTHER BUILDING TYPES
UNITS BUILT BEFORE 1976			
UNDER 5,000	32.8%	35.4%	31.8%
5,000-10,000	36.6	33.3	30.0
10,000-15,000	37.6	31.7	30.7
15,000-20,000	38.6	27.7	33.8
20,000-25,000	37.8	24.1	38.1
25,000 PLUS	40.1	18.1	41.7
TOTAL	37.6	27.8	34.6
UNITS BUILT BETWEEN 1976-1981			
UNDER 5,000	57.9	24.2	18.0
5,000-10,000	60.3	27.3	12.3
10,000-15,000	58.8	21.9	19.3
15,000-20,000	56.6	18.7	24.7
20,000-25,000	52.2	16.7	31.1
25,000 PLUS	50.0	11.1	38.9
TOTAL	55.3	19.0	25.7
ALL CONSTRUCTION PERIODS			
UNDER 5,000	35.9	34.0	30.1
5,000-10,000	39.8	32.5	27.6
10,000-15,000	39.9	30.6	29.4
15,000-20,000	40.7	26.6	32.7
20,000-25,000	39.8	23.1	37.1
25,000 PLUS	41.8	17.0	41.3
TOTAL	40.0	26.6	33.4

NOTES: 1. FIGURES REPRESENT THE PERCENTAGE OF HOUSEHOLDS WITHIN AN INCOME GROUP THAT ARE IN THE SAME TYPE OF DWELLING.
2. REFERS TO 1980 INCOME.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.15.4

PERCENTAGE OF HOUSEHOLDS BY DWELLING TYPE OCCUPIED, (1)
PERIOD OF CONSTRUCTION AND HOUSEHOLD INCOME (2)
TORONTO, 1981

HOUSEHOLD INCOME ($)	APARTMENT BUILDINGS WITH 5 PLUS STOREYS	APARTMENT BUILDINGS LESS THAN 5 STOREYS	ALL OTHER BUILDING TYPES
UNITS BUILT BEFORE 1976			
UNDER 5,000	58.1%	25.7%	16.3%
5,000-10,000	60.3	25.3	14.4
10,000-15,000	58.2	26.7	15.1
15,000-20,000	59.0	24.3	16.7
20,000-25,000	58.4	21.8	19.9
25,000 PLUS	55.8	17.0	27.2
TOTAL	58.0	22.7	19.3
UNITS BUILT BETWEEN 1976-1981			
UNDER 5,000	80.4	9.7	10.0
5,000-10,000	85.1	8.8	6.1
10,000-15,000	77.6	11.3	11.2
15,000-20,000	73.4	10.9	15.8
20,000-25,000	69.5	11.6	18.8
25,000 PLUS	63.8	8.5	27.6
TOTAL	72.8	9.7	17.5
ALL CONSTRUCTION PERIODS			
UNDER 5,000	60.7	23.7	15.5
5,000-10,000	63.4	23.3	13.4
10,000-15,000	60.0	25.3	14.8
15,000-20,000	60.5	22.9	16.6
20,000-25,000	59.7	20.6	19.7
25,000 PLUS	57.0	15.8	27.3
TOTAL	59.8	21.1	19.1

NOTES: 1. FIGURES REPRESENT THE PERCENTAGE OF HOUSEHOLDS WITHIN AN INCOME GROUP THAT ARE IN THE SAME TYPE OF DWELLING.
2. REFERS TO 1980 INCOME.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.16.1

PERCENTAGE OF LONE PARENT HOUSEHOLDS
BY INCOME, SETTLEMENT SIZE (1)
AND PERIOD OF CONSTRUCTION

SETTLEMENT SIZE (000's PEOPLE)	PERIOD OF CONSTRUCTION	INCOME GROUP ($000's) UNDER 5	5-10	10-15	15-20	20-25	25 PLUS	TOTAL
ONTARIO TOTAL	BEFORE 1976	23.8%	16.9%	11.9%	8.9%	7.3%	6.3%	12.0%
	1976-1981	16.2	9.9	11.8	10.0	7.7	5.8	9.4
	TOTAL	22.8	16.0	11.9	9.0	7.4	6.2	11.6
1,000 PLUS	BEFORE 1976	22.0	15.2	12.7	9.8	8.4	6.6	11.3
	1976-1981	13.1	8.5	13.3	11.2	9.1	6.7	9.4
	TOTAL	20.9	14.4	12.7	9.9	8.5	6.6	11.1
500-1,000	BEFORE 1976	22.8	16.9	11.5	8.9	8.1	6.8	11.9
	1976-1981	17.3	12.0	14.3	10.1	9.5	5.4	9.8
	TOTAL	22.3	16.4	11.7	9.0	8.2	6.6	11.6
100-500	BEFORE 1976	24.9	18.5	11.6	8.7	6.8	5.6	13.0
	1976-1981	18.2	10.7	9.2	11.0	6.7	5.7	9.5
	TOTAL	24.1	17.5	11.3	9.0	6.9	5.7	12.4
0-100	BEFORE 1976	25.7	17.9	11.2	7.5	5.3	5.3	12.5
	1976-1981	17.8	9.9	11.0	7.9	5.9	4.3	9.0
	TOTAL	24.6	16.6	11.1	7.6	5.3	5.1	11.9

NOTES: 1. REFERS TO 1980 INCOME.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.16.2

PERCENTAGE OF LONE PARENT HOUSEHOLDS
BY INCOME AND PERIOD OF CONSTRUCTION (1)
ONTARIO'S 10 CMAs

AREA	PERIOD OF CONSTRUCTION	INCOME GROUP ($000's) UNDER 5	5-10	10-15	15-20	20-25	25 PLUS	TOTAL
HAMILTON:	BEFORE 1976	25.6%	19.7%	11.9%	7.1%	5.9%	6.8%	12.7%
	1976-1981	14.9	10.8	12.6	8.4	11.3	7.3	10.4
	TOTAL	24.5	18.6	12.1	7.2	6.5	6.9	12.4
KITCHENER:	BEFORE 1976	19.6	15.8	13.5	7.0	6.9	5.5	11.2
	1976-1981	25.6	12.3	11.9	12.1	6.7	5.6	11.1
	TOTAL	20.3	15.5	13.3	7.4	7.0	5.5	11.2
LONDON:	BEFORE 1976	19.0	13.8	10.8	9.1	6.4	4.8	10.9
	1976-1981	13.1	11.1	5.7	11.6	7.4	5.9	8.5
	TOTAL	18.4	13.5	10.0	9.5	6.7	5.1	10.5
OSHAWA:	BEFORE 1976	32.3	20.9	11.6	11.1	9.1	6.2	13.5
	1976-1981	18.5	12.5	17.3	17.4	12.2	4.8	12.1
	TOTAL	29.7	19.2	12.6	12.2	10.0	5.8	13.2
OTTAWA:	BEFORE 1976	20.4	14.5	11.1	10.3	9.7	6.8	11.3
	1976-1981	20.0	13.7	15.4	11.0	8.5	4.7	9.5
	TOTAL	20.3	14.4	11.5	10.4	9.5	6.4	11.0
ST. CATH-ARINES/ NIAGARA:	BEFORE 1976	27.0	21.9	11.2	8.7	5.7	7.3	14.9
	1976-1981	20.2	8.7	11.1	6.0	6.9	5.2	9.3
	TOTAL	26.1	20.2	11.3	8.4	5.7	7.1	14.2
SUDBURY:	BEFORE 1976	30.3	25.8	12.1	7.1	5.1	4.7	14.8
	1976-1981	17.1	8.8	6.7	3.2	0.0	8.2	7.6
	TOTAL	29.3	24.6	11.8	6.7	4.7	5.1	14.3
THUNDER BAY:	BEFORE 1976	25.3	19.3	9.0	10.7	8.1	5.3	12.6
	1976-1981	18.3	10.6	6.7	9.6	1.5	6.2	9.1
	TOTAL	23.8	17.2	8.7	10.2	7.1	5.5	11.9
TORONTO:	BEFORE 1976	22.0	15.2	12.7	9.8	8.4	6.6	11.3
	1976-1981	13.1	8.5	13.3	11.2	9.1	6.7	9.4
	TOTAL	20.9	14.4	12.7	9.9	8.5	6.6	11.1
WINDSOR:	BEFORE 1976	29.4	19.3	11.3	9.8	7.8	5.9	15.2
	1976-1981	16.8	10.3	9.4	9.6	3.9	5.7	8.7
	TOTAL	28.0	18.0	10.9	9.9	6.8	5.9	14.1

NOTES: REFERS TO 1980 INCOME.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.16.3

AVERAGE MONTHLY RENT BY INCOME, (1)
SETTLEMENT SIZE AND
PERIOD OF CONSTRUCTION
FOR LONE PARENT HOUSEHOLDS

SETTLEMENT SIZE (000's PEOPLE)	PERIOD OF CONSTRUCTION	INCOME GROUP ($000's) UNDER 5	5-10	10-15	15-20	20-25	25 PLUS	TOTAL
ONTARIO TOTAL	BEFORE 1976	$221	$230	$281	$310	$332	$359	$269
	1976-1981	261	270	344	378	406	443	343
	TOTAL	224	234	288	319	343	373	277
1,000 PLUS	BEFORE 1976	213	235	293	332	356	388	291
	1976-1981	288	292	383	421	448	487	396
	TOTAL	218	239	301	343	368	404	301
500-1,000	BEFORE 1976	225	232	293	316	337	367	278
	1976-1981	242*	279	359	400*	402*	458	358
	TOTAL	227	236	303	325	351	379	286
100-500	BEFORE 1976	219	229	268	284	299	324	251
	1976-1981	262	270	323	366	393*	394	324
	TOTAL	224	232	275	299	315	339	259
0-100	BEFORE 1976	227	227	261	273	284	278	243
	1976-1981	247	250	298	304	344*	333*	279
	TOTAL	228	228	264	277	291	290	247

NOTES: 1. INCOMES ARE FOR 1980; RENTS FOR MID-1981. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. ESTIMATES MARKED WITH AN ASTERISK (*) INDICATE THAT THE CALCULATIONS ARE BASED ON CELL SIZES OF LESS THAN 350 HOUSEHOLDS. SEE INTRODUCTION — SAMPLING ERRORS.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.16.4

DISTRIBUTION OF LONE PARENT HOUSEHOLDS (1)
BY INCOME, SETTLEMENT SIZE (2)
AND PERIOD OF CONSTRUCTION

SETTLEMENT SIZE (000's PEOPLE)	PERIOD OF CONSTRUCTION	INCOME GROUP ($000's) UNDER 5	5-10	10-15	15-20	20-25	25 PLUS	TOTAL
ONTARIO TOTAL	BEFORE 1976	20.7%	25.1%	15.7%	10.5%	7.1%	10.1%	89.1%
	1976-1981	2.0	2.3	1.9	1.6	1.2	1.9	10.8
	TOTAL	22.7	27.3	17.5	12.0	8.3	12.0	100.0
1,000 PLUS	BEFORE 1976	6.8	7.8	6.9	5.0	3.6	5.4	35.5
	1976-1981	0.6	0.6	0.7	0.6	0.5	1.0	4.0
	TOTAL	7.4	8.4	7.6	5.6	4.0	6.4	39.4
500-1,000	BEFORE 1976	3.0	3.9	2.3	1.6	1.2	1.8	13.8
	1976-1981	0.2	0.3	0.3	0.2	0.2	0.3	1.6
	TOTAL	3.2	4.2	2.6	1.8	1.4	2.2	15.4
100-500	BEFORE 1976	4.5	5.5	2.7	1.7	1.1	1.3	16.8
	1976-1981	0.4	0.5	0.4	0.4	0.2	0.3	2.2
	TOTAL	4.9	6.0	3.0	2.1	1.3	1.6	19.0
0-100	BEFORE 1976	6.4	7.9	3.8	2.1	1.2	1.6	23.0
	1976-1981	0.8	0.8	0.5	0.4	0.3	0.3	3.1
	TOTAL	7.1	8.7	4.4	2.5	1.5	1.9	26.1

NOTES: 1. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE. THE TOTAL NUMBER OF TENANT HOUSEHOLDS IN THIS GROUP IS 123,555. THE NUMBER OF HOUSEHOLDS IN EACH CELL CAN BE ESTIMATED BY MULTIPLYING THE PERCENTAGE ESTIMATE BY THE ONTARIO TOTAL.
2. REFERS TO 1980 INCOME.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.16.5

AVERAGE MONTHLY RENT BY INCOME (1)
AND PERIOD OF CONSTRUCTION
FOR LONE PARENT HOUSEHOLDS
ONTARIO'S 10 CMAs

AREA	PERIOD OF CONSTRUCTION	INCOME GROUP ($000's) UNDER 5	5-10	10-15	15-20	20-25	25 PLUS	TOTAL
HAMILTON:	BEFORE 1976	$228	$229	$292	$304	$314	$331	$261
	1976-1981	209*	269*	379*	450*	407*	443*	346
	TOTAL	227	233	301	317	336	344	270
KITCHENER:	BEFORE 1976	222	226	267	280	292*	289*	252
	1976-1981	242*	300*	298*	375*	392*	400*	320
	TOTAL	226	230	274	297	303	312	260
LONDON:	BEFORE 1976	229	237	270	288	305*	353*	261
	1976-1981	297*	312*	362*	356*	405*	393*	348
	TOTAL	237	246	277	301	332	361	274
OSHAWA:	BEFORE 1976	255	262	298*	329*	344*	344*	293
	1976-1981	249*	286*	328*	386*	387*	420*	342
	TOTAL	252	267	309*	346*	356*	364*	304
OTTAWA:	BEFORE 1976	222	235	295	323	347	388	291
	1976-1981	271*	290*	349*	381*	398*	467*	366
	TOTAL	227	239	305	329	359	399	300
ST. CATH-ARINES/ NIAGARA:	BEFORE 1976	222	232	257	258*	291*	316*	243
	1976-1981	227*	208*	287*	362*	380*	408*	278
	TOTAL	223	230	260	271*	301*	324	246
SUDBURY:	BEFORE 1976	180	201	267*	260*	265*	294*	216
	1976-1981	250*	260*	354*	387*	N.A.	366*	317*
	TOTAL	187	203	269*	267*	270*	312*	219
THUNDER BAY:	BEFORE 1976	244*	232	269*	288*	309*	394*	271
	1976-1981	244*	229*	332*	406*	462*	354*	302*
	TOTAL	244	231	271*	300*	320*	375*	276
TORONTO:	BEFORE 1976	213	235	293	332	356	388	291
	1976-1981	288	292	383	421	448	487	396
	TOTAL	218	239	301	343	368	404	301
WINDSOR:	BEFORE 1976	213	226	259	291*	279*	307*	240
	1976-1981	323*	264*	329*	339*	379*	389*	326
	TOTAL	219	227	273	298	287*	331*	248

NOTES: 1. INCOMES ARE FOR 1980; RENTS FOR MID-1981. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. ESTIMATES MARKED WITH AN ASTERISK (*) INDICATE THAT THE CALCULATIONS ARE BASED ON CELL SIZES OF LESS THAN 350 HOUSEHOLDS. SEE INTRODUCTION — SAMPLING ERRORS.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.16.6

DISTRIBUTION OF LONE PARENT HOUSEHOLDS (1)
BY INCOME AND PERIOD OF CONSTRUCTION (2)
ONTARIO'S 10 CMAs

AREA	PERIOD OF CONSTRUCTION	INCOME GROUP ($000's) UNDER 5	5-10	10-15	15-20	20-25	25 PLUS	TOTAL
HAMILTON:	BEFORE 1976	22.5%	30.4%	14.2%	8.1%	5.7%	9.8%	90.8%
	1976-1981	1.7	2.5	1.4	0.9	1.4	1.7	9.5
	TOTAL	24.1	32.8	15.6	9.0	7.0	11.4	100.0
KITCHENER:	BEFORE 1976	17.6	26.3	20.4	9.0	7.5	7.3	88.4
	1976-1981	2.5	2.4	2.1	2.0	1.2	1.5	11.6
	TOTAL	20.4	28.6	22.6	11.3	8.2	8.8	100.0
LONDON:	BEFORE 1976	21.1	24.4	16.8	11.9	5.6	6.9	85.7
	1976-1981	1.9	3.2	1.8	3.6	1.8	2.5	14.5
	TOTAL	22.5	27.1	18.6	14.8	7.6	8.9	100.0
OSHAWA:	BEFORE 1976	19.8	21.1	11.3	10.4	8.7	8.9	80.4
	1976-1981	2.9	3.6	2.9	3.6	3.6	2.2	19.8
	TOTAL	22.7	24.9	14.0	14.9	12.4	11.1	100.0
OTTAWA:	BEFORE 1976	16.8	21.4	15.1	12.4	9.8	13.7	88.9
	1976-1981	1.5	1.8	2.2	1.9	1.5	2.2	11.2
	TOTAL	18.2	23.1	17.4	14.2	11.1	16.0	100.0
ST. CATH-ARINES/ NIAGARA:	BEFORE 1976	26.2	35.2	12.3	7.5	3.8	6.9	91.8
	1976-1981	2.3	2.3	1.6	0.6	0.8	1.2	8.1
	TOTAL	28.5	37.0	13.9	8.0	4.3	8.0	100.0
SUDBURY:	BEFORE 1976	32.1	35.3	10.8	7.4	4.8	5.2	96.2
	1976-1981	1.0	1.0	0.6	0.2	0.0	1.2	3.6
	TOTAL	33.5	36.1	11.6	7.8	5.0	5.6	100.0
THUNDER BAY:	BEFORE 1976	19.3	28.1	10.2	8.8	7.5	7.5	83.1
	1976-1981	4.1	5.4	2.7	1.4	0.3	2.0	16.6
	TOTAL	24.4	33.2	12.2	11.5	7.8	10.8	100.0
TORONTO:	BEFORE 1976	17.3	19.9	17.4	12.6	9.0	13.8	90.0
	1976-1981	1.4	1.5	1.8	1.6	1.2	2.5	10.0
	TOTAL	18.7	21.4	19.2	14.2	10.2	16.2	100.0
WINDSOR:	BEFORE 1976	29.5	31.0	11.0	7.8	5.2	5.1	89.1
	1976-1981	2.1	2.8	1.9	1.6	0.4	1.8	11.0
	TOTAL	31.3	33.7	12.4	9.6	5.7	6.5	100.0

NOTES: 1. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. REFERS TO 1980 INCOME.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.17.1

PERCENTAGE OF STUDENT HOUSEHOLDS (1)
BY INCOME, SETTLEMENT SIZE (2)
AND PERIOD OF CONSTRUCTION

SETTLEMENT SIZE (000's PEOPLE)	PERIOD OF CONSTRUCTION	INCOME GROUP ($000's) UNDER 5	5-10	10-15	15-20	20-25	25 PLUS	TOTAL
ONTARIO TOTAL	BEFORE 1976	11.1%	5.9%	4.0%	2.8%	2.3%	1.7%	4.3%
	1976-1981	8.9	4.0	4.1	2.9	2.6	1.7	3.5
	TOTAL	10.8	5.7	4.0	2.8	2.3	1.7	4.2
1,000 PLUS	BEFORE 1976	10.8	6.0	3.9	2.6	2.2	1.6	3.8
	1976-1981	9.0	4.2	3.9	3.1	2.5	1.4	3.3
	TOTAL	10.6	5.7	3.9	2.6	2.2	1.5	3.8
500-1,000	BEFORE 1976	12.0	7.5	4.1	3.3	2.7	1.8	4.8
	1976-1981	11.0	4.8	3.4	3.9	1.5	1.8	3.4
	TOTAL	11.9	7.2	4.0	3.4	2.6	1.8	4.6
100-500	BEFORE 1976	14.1	7.6	5.0	3.3	2.4	1.9	5.7
	1976-1981	12.2	6.1	5.4	3.9	3.2	2.2	4.9
	TOTAL	13.8	7.4	5.1	3.4	2.6	2.0	5.6
0-100	BEFORE 1976	8.8	4.0	3.3	2.7	2.1	1.6	3.7
	1976-1981	6.3	2.4	3.5	1.5	2.7	2.0	2.9
	TOTAL	8.5	3.7	3.3	2.5	2.1	1.7	3.5

NOTES: 1. THE STUDENT HOUSEHOLD VARIABLE REFERS TO HOUSEHOLDS THAT ARE HEADED BY FULL-TIME STUDENTS (SEE APPENDIX B — STUDENT).
2. REFERS TO 1980 INCOME.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.17.2

PERCENTAGE OF STUDENT HOUSEHOLDS
BY INCOME AND PERIOD OF CONSTRUCTION (1)
ONTARIO'S 10 CMAs

AREA	PERIOD OF CONSTRUCTION	INCOME GROUP ($000's) UNDER 5	5-10	10-15	15-20	20-25	25 PLUS	TOTAL
HAMILTON:	BEFORE 1976	10.0%	5.6%	2.9%	2.1%	1.8%	1.6%	3.8%
	1976-1981	13.3	5.6	5.6	3.4	1.5	1.8	4.7
	TOTAL	10.3	5.6	3.2	2.2	1.8	1.6	3.9
KITCHENER:	BEFORE 1976	15.4	10.3	7.0	5.1	2.6	2.3	6.9
	1976-1981	15.1	9.8	9.9	4.7	5.3	1.4	6.7
	TOTAL	15.4	10.3	7.3	5.1	3.0	2.2	6.9
LONDON:	BEFORE 1976	21.1	10.3	5.1	3.8	3.3	3.0	7.8
	1976-1981	27.7	12.2	8.9	5.5	4.3	3.5	8.3
	TOTAL	22.0	10.6	5.7	4.1	3.5	3.1	7.8
OSHAWA:	BEFORE 1976	8.2	4.5	3.8	2.7	1.4	1.1	3.2
	1976-1981	6.2	3.1	0.0	1.1	1.4	1.0	1.8
	TOTAL	7.9	4.2	3.6	2.4	1.2	1.1	2.9
OTTAWA:	BEFORE 1976	13.7	9.1	4.8	4.3	3.4	1.9	5.5
	1976-1981	8.4	3.8	1.9	4.1	1.6	1.8	2.6
	TOTAL	13.2	8.7	4.6	4.2	3.1	1.9	5.2
ST. CATH-ARINES/ NIAGARA:	BEFORE 1976	8.5	5.0	3.1	0.9	1.3	1.3	3.6
	1976-1981	5.8	2.4	1.9	0.0	1.0	2.9	2.6
	TOTAL	8.1	4.7	3.0	0.8	1.4	1.6	3.5
SUDBURY:	BEFORE 1976	13.7	7.3	4.2	2.1	1.3	1.9	5.2
	1976-1981	2.9	1.8	0.0	3.2	2.8	0.0	2.0
	TOTAL	12.9	6.7	4.2	2.2	1.4	1.7	5.0
THUNDER BAY:	BEFORE 1976	14.0	5.7	6.1	4.2	2.9	2.1	5.4
	1976-1981	7.0	4.6	5.6	3.8	4.5	0.8	3.9
	TOTAL	12.2	5.3	5.7	4.1	3.5	2.0	5.1
TORONTO:	BEFORE 1976	10.8	6.0	3.9	2.6	2.2	1.6	3.8
	1976-1981	9.0	4.2	3.9	3.1	2.5	1.4	3.3
	TOTAL	10.6	5.7	3.9	2.6	2.2	1.5	3.8
WINDSOR:	BEFORE 1976	11.7	5.6	4.7	2.6	3.5	0.3	5.1
	1976-1981	6.9	3.3	1.1	4.4	1.6	2.6	3.0
	TOTAL	11.1	5.3	3.9	2.9	3.1	0.9	4.7

NOTES: REFERS TO 1980 INCOME.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.17.3

AVERAGE MONTHLY RENT BY INCOME, (1)
SETTLEMENT SIZE AND
PERIOD OF CONSTRUCTION
FOR STUDENT HOUSEHOLDS

SETTLEMENT SIZE (000's PEOPLE)	PERIOD OF CONSTRUCTION	INCOME GROUP ($000's) UNDER 5	5-10	10-15	15-20	20-25	25 PLUS	TOTAL
ONTARIO TOTAL	BEFORE 1976	$233	$254	$280	$299	$318	$353	$269
	1976-1981	295	310	330	382	361	412	338
	TOTAL	239	259	286	310	324	364	277
1,000 PLUS	BEFORE 1976	251	272	311	326	361	389	299
	1976-1981	324	347	383*	435*	429*	494*	386
	TOTAL	260	279	318	343	370	404	308
500-1,000	BEFORE 1976	239	258	274	302	319	355	272
	1976-1981	257*	312*	316*	375*	355*	435*	330
	TOTAL	239	263	277	314	319	367	278
100-500	BEFORE 1976	221	236	266	285	283	301	246
	1976-1981	291	299	315*	366*	327*	337*	314
	TOTAL	227	243	272	296	292	310	255
0-100	BEFORE 1976	215	240	241	263	258	302	239
	1976-1981	280*	262*	295*	297*	312*	351*	300
	TOTAL	221	240	249	263	268	315	248

NOTES: 1. INCOMES ARE FOR 1980; RENTS FOR MID-1981. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.17.4

DISTRIBUTION OF STUDENT HOUSEHOLDS (1)
BY INCOME, SETTLEMENT SIZE (2)
AND PERIOD OF CONSTRUCTION

SETTLEMENT SIZE (000's PEOPLE)	PERIOD OF CONSTRUCTION	INCOME GROUP ($000's) UNDER 5	5-10	10-15	15-20	20-25	25 PLUS	TOTAL
ONTARIO TOTAL	BEFORE 1976	26.9%	24.6%	14.4%	9.3%	6.2%	7.4%	88.7%
	1976-1981	3.0	2.5	1.8	1.3	1.1	1.6	11.3
	TOTAL	29.9	27.1	16.2	10.5	7.3	9.0	100.0
1,000 PLUS	BEFORE 1976	9.4	8.6	5.8	3.6	2.6	3.6	33.6
	1976-1981	1.1	0.8	0.5	0.5	0.4	0.6	3.9
	TOTAL	10.5	9.5	6.4	4.1	3.0	4.1	37.5
500-1,000	BEFORE 1976	4.4	4.8	2.3	1.7	1.1	1.3	15.8
	1976-1981	0.4	0.4	0.2	0.2	0.1	0.2	1.6
	TOTAL	4.8	5.2	2.5	1.9	1.3	1.6	17.3
100-500	BEFORE 1976	7.1	6.3	3.2	1.8	1.1	1.1	20.7
	1976-1981	0.8	0.8	0.6	0.3	0.3	0.4	3.2
	TOTAL	7.8	7.1	3.8	2.2	1.3	1.5	23.8
0-100	BEFORE 1976	6.0	5.0	3.1	2.1	1.3	1.4	18.6
	1976-1981	0.7	0.5	0.5	0.2	0.3	0.4	2.6
	TOTAL	6.8	5.3	3.5	2.3	1.6	1.8	21.4

NOTES: 1. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE. THE TOTAL NUMBER OF TENANT HOUSEHOLDS IN THIS GROUP IS 44,440. THE NUMBER OF HOUSEHOLDS IN EACH CELL CAN BE ESTIMATED BY MULTIPLYING THE PERCENTAGE ESTIMATE BY THE ONTARIO TOTAL.
2. REFERS TO 1980 INCOME.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.17.5

AVERAGE MONTHLY RENT BY INCOME (1)
FOR STUDENT HOUSEHOLDS
ONTARIO'S 10 CMAs

AREA	INCOME GROUP ($000's) UNDER 5	5-10	10-15	15-20	20-25	25 PLUS	TOTAL
HAMILTON:	225	243	258	295*	284*	341*	253
KITCHENER:	226	250	280	296*	282*	294*	260
LONDON:	243	247	285	291*	301*	333*	264
OSHAWA:	280*	248*	292*	314*	267*	301*	280
OTTAWA:	247	275	286	322	336	379	291
ST. CATHARINES:	201	241	241*	223*	276*	309*	231
SUDBURY:	186	196*	216*	293*	341*	265*	209
THUNDER BAY:	232*	260*	291*	279*	295*	312*	270
TORONTO:	260	279	318	343	370	404	308
WINDSOR:	225	244	244*	335*	288*	296*	248

NOTES: 1. INCOMES ARE FOR 1980; RENTS FOR MID-1981. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.17.6

DISTRIBUTION OF STUDENT HOUSEHOLDS (1)
BY INCOME AND PERIOD OF CONSTRUCTION (2)
ONTARIO'S 10 CMAs

AREA	PERIOD OF CONSTRUCTION	INCOME GROUP ($000's) UNDER 5	5-10	10-15	15-20	20-25	25 PLUS	TOTAL
HAMILTON:	BEFORE 1976	27.5%	27.3%	10.9%	7.9%	5.7%	6.8%	86.5%
	1976-1981	4.6	4.4	2.2	0.9	0.7	1.1	13.3
	TOTAL	31.5	31.7	13.5	9.0	6.6	8.1	100.0
KITCHENER:	BEFORE 1976	22.8	28.1	16.9	11.7	4.3	5.1	89.5
	1976-1981	2.3	3.0	3.0	1.1	1.5	0.6	11.5
	TOTAL	25.4	30.9	20.2	12.2	5.6	5.6	100.0
LONDON:	BEFORE 1976	30.6	25.2	10.8	6.4	3.8	4.9	81.7
	1976-1981	4.8	4.6	3.5	2.1	1.4	1.8	18.0
	TOTAL	35.5	29.4	14.1	9.0	4.9	6.9	100.0
OSHAWA:	BEFORE 1976	24.0	21.9	18.8	12.5	6.3	6.3	88.5
	1976-1981	6.3	3.1	1.0	1.0	1.0	2.1	13.5
	TOTAL	26.0	25.0	17.7	13.5	7.3	7.3	100.0
OTTAWA:	BEFORE 1976	24.7	28.2	14.4	11.3	7.1	8.2	93.6
	1976-1981	1.3	1.2	0.7	1.4	0.6	1.6	6.9
	TOTAL	25.8	29.3	14.8	12.5	7.8	10.0	100.0
ST. CATH-ARINES/ NIAGARA:	BEFORE 1976	33.8	31.5	13.6	2.8	3.3	4.7	90.1
	1976-1981	2.8	2.3	0.9	0.0	0.9	2.8	9.9
	TOTAL	36.6	34.3	14.6	3.3	3.8	8.0	100.0
SUDBURY:	BEFORE 1976	42.1	28.7	11.7	6.4	3.5	6.4	97.7
	1976-1981	0.6	0.6	0.6	0.6	0.6	0.0	2.9
	TOTAL	41.5	30.4	11.7	7.0	4.1	5.8	100.0
THUNDER BAY:	BEFORE 1976	26.2	18.5	14.6	8.5	6.2	6.9	81.5
	1976-1981	3.8	6.2	3.8	1.5	2.3	1.5	16.9
	TOTAL	27.7	22.3	19.2	9.2	10.0	7.7	100.0
TORONTO:	BEFORE 1976	25.0	22.8	15.4	9.6	7.0	9.5	89.6
	1976-1981	2.9	2.2	1.4	1.4	1.1	1.5	10.4
	TOTAL	27.9	25.3	17.0	11.0	8.0	11.0	100.0
WINDSOR:	BEFORE 1976	34.4	26.3	12.7	5.4	6.9	0.8	89.2
	1976-1981	3.1	2.7	0.8	1.5	0.8	2.7	12.0
	TOTAL	37.8	29.0	14.3	8.1	7.3	3.1	100.0

NOTES: 1. EXCLUDES HOUSEHOLDS PAYING NO RENT AND THOSE PAYING $750 OR MORE.
2. REFERS TO 1980 INCOME.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.18.1

DISTRIBUTION OF HOUSEHOLDS PAYING $750 OR MORE (1)
BY INCOME, SETTLEMENT SIZE (2)
AND PERIOD OF CONSTRUCTION

SETTLEMENT SIZE (000's PEOPLE)	PERIOD OF CONSTRUCTION	INCOME GROUP ($000's) UNDER 5	5-10	10-15	15-20	20-25	25 PLUS	TOTAL
ONTARIO TOTAL	BEFORE 1976	1.05%	0.85%	1.05%	1.16%	1.19%	2.86%	1.45%
	1976-1981	1.27	0.81	0.97	0.75	1.47	3.08	1.61
	TOTAL	1.08	0.84	1.04	1.11	1.23	2.89	1.47
1,000 PLUS	BEFORE 1976	1.22	0.94	1.07	1.30	1.33	4.07	1.95
	1976-1981	2.21	1.24	1.42	1.13	1.73	4.82	2.65
	TOTAL	1.34	0.97	1.10	1.28	1.38	4.18	2.04
500-1,000	BEFORE 1976	1.02	0.91	1.40	1.09	0.99	1.71	1.23
	1976-1981	0.30	0.60	1.14	0.74	1.02	1.69	1.15
	TOTAL	0.93	0.85	1.36	1.07	1.00	1.72	1.22
100-500	BEFORE 1976	1.01	0.88	1.10	1.04	1.01	1.11	1.02
	1976-1981	0.84	0.59	0.66	0.98	1.25	1.76	0.97
	TOTAL	0.99	0.81	1.04	1.00	1.09	1.27	1.02
0-100	BEFORE 1976	0.88	0.69	0.78	1.03	1.18	1.74	1.02
	1976-1981	0.85	0.61	0.64	0.16	1.56	1.59	0.96
	TOTAL	0.89	0.71	0.77	0.91	1.21	1.67	1.00

NOTES: 1. FIGURES REPRESENT THE PERCENTAGE OF UNITS WITHIN AN INCOME GROUP AND CONSTRUCTION PERIOD THAT HAVE MONTHLY RENTS OF $750 OR MORE.
2. REFERS TO 1980 INCOME.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.18.2

DISTRIBUTION OF HOUSEHOLDS PAYING $750 OR MORE (1)
BY INCOME AND PERIOD OF CONSTRUCTION (2)
ONTARIO'S 10 CMAs

AREA	PERIOD OF CONSTRUCTION	INCOME GROUP ($000's) UNDER 5	5-10	10-15	15-20	20-25	25 PLUS	TOTAL
HAMILTON:	BEFORE 1976	0.85%	0.79%	1.60%	1.00%	0.73%	0.97%	0.99%
	1976-1981	0.00	0.27	0.00	0.00	0.49	0.50	0.32
	TOTAL	0.70	0.69	1.41	0.97	0.71	0.94	0.92
KITCHENER:	BEFORE 1976	0.38	0.83	0.75	0.92	0.65	0.92	0.79
	1976-1981	0.00	0.61	1.32	0.67	2.00	0.00	0.66
	TOTAL	0.34	0.75	0.81	0.97	0.84	0.78	0.77
LONDON:	BEFORE 1976	1.15	0.69	1.18	0.73	0.85	1.84	1.07
	1976-1981	0.00	0.76	0.71	1.09	0.78	2.96	1.18
	TOTAL	1.02	0.65	1.11	0.73	0.83	2.12	1.09
OSHAWA:	BEFORE 1976	0.36	1.34	0.44	0.68	1.14	1.24	0.89
	1976-1981	0.00	0.78	0.00	0.00	0.72	0.48	0.43
	TOTAL	0.29	1.21	0.38	0.38	1.04	1.17	0.82
OTTAWA:	BEFORE 1976	1.16	1.02	1.25	1.15	1.18	2.12	1.40
	1976-1981	0.65	1.03	1.92	1.10	1.30	2.16	1.66
	TOTAL	1.12	0.99	1.32	1.14	1.20	2.12	1.44
ST. CATH-ARINES/ NIAGARA:	BEFORE 1976	1.74	0.80	1.56	1.60	1.96	1.20	1.39
	1976-1981	0.96	0.00	0.93	2.41	0.00	2.33	0.90
	TOTAL	1.66	0.69	1.49	1.68	1.68	1.40	1.34
SUDBURY:	BEFORE 1976	1.50	1.71	1.91	0.96	0.63	0.52	1.25
	1976-1981	5.71	1.75	0.00	0.00	2.78	3.28	2.00
	TOTAL	1.76	1.71	1.80	0.73	0.98	0.79	1.31
THUNDER BAY:	BEFORE 1976	1.17	0.46	0.58	1.53	1.84	0.93	1.00
	1976-1981	0.00	0.66	0.00	0.00	2.99	1.54	0.89
	TOTAL	1.22	0.51	0.23	1.27	2.35	1.07	0.97
TORONTO:	BEFORE 1976	1.22	0.94	1.07	1.30	1.33	4.07	1.95
	1976-1981	2.21	1.24	1.42	1.13	1.73	4.82	2.65
	TOTAL	1.34	0.97	1.10	1.28	1.38	4.18	2.04
WINDSOR:	BEFORE 1976	0.51	0.78	1.10	1.31	0.58	0.45	0.79
	1976-1981	1.98	0.47	0.56	1.48	1.56	1.75	1.12
	TOTAL	0.57	0.74	1.10	1.34	0.78	0.90	0.85

NOTES: 1. FIGURES REPRESENT THE PERCENTAGE OF UNITS WITHIN AN INCOME GROUP AND CONSTRUCTION PERIOD THAT HAVE MONTHLY RENTS OF $750 OR MORE.
2. REFERS TO 1980 INCOME.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.18.3

DISTRIBUTION OF HOUSEHOLDS PAYING $750 OR MORE (1)
BY AGE, INCOME AND PERIOD OF CONSTRUCTION (2)
ONTARIO, 1981

HOUSEHOLD INCOME ($)	AGE OF HOUSEHOLD MAINTAINER 15-24	25-44	45-64	65 PLUS	TOTAL
OCCUPYING UNITS BUILT BEFORE 1976					
UNDER 5,000	0.68%	1.29%	1.15%	0.87%	1.05%
5,000-10,000	0.56	1.07	0.98	0.76	0.85
10,000-15,000	0.82	1.13	1.27	0.88	1.05
15,000-20,000	0.82	1.18	1.53	0.83	1.15
20,000-25,000	0.77	1.29	1.34	0.88	1.19
25,000 PLUS	1.98	2.57	3.37	3.93	2.86
TOTAL	0.88	1.56	1.87	1.13	1.45
OCCUPYING UNITS BUILT BETWEEN 1976-1981					
UNDER 5,000	0.00	2.00	1.69	0.64	1.27
5,000-10,000	1.20	1.46	1.00	0.48	0.81
10,000-15,000	0.92	0.84	1.93	0.76	0.97
15,000-20,000	0.47	0.89	0.32	1.00	0.72
20,000-25,000	1.15	1.45	1.72	0.84	1.47
25,000 PLUS	1.49	3.02	4.59	1.56	3.08
TOTAL	0.90	1.95	2.51	0.68	1.61
TOTAL ALL CONSTRUCTION PERIODS					
UNDER 5,000	0.64	1.36	1.18	0.82	1.08
5,000-10,000	0.62	1.12	0.99	0.71	0.84
10,000-15,000	0.81	1.11	1.31	0.87	1.04
15,000-20,000	0.77	1.15	1.42	0.85	1.11
20,000-25,000	0.84	1.32	1.38	0.98	1.23
25,000 PLUS	1.84	2.66	3.54	3.75	2.89
TOTAL	0.88	1.62	1.95	1.06	1.47

NOTES: 1. FIGURES REPRESENT THE PERCENTAGE OF UNITS WITHIN AN AGE GROUP, INCOME GROUP AND CONSTRUCTION PERIOD THAT HAVE MONTHLY RENTS OF $750 OR MORE.
2. REFERS TO 1980 INCOME.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.18.4

DISTRIBUTION OF HOUSEHOLDS PAYING $750 OR MORE (1)
BY AGE, INCOME AND PERIOD OF CONSTRUCTION (2)
TORONTO, 1981

HOUSEHOLD INCOME ($)	AGE OF HOUSEHOLD MAINTAINER 15-24	25-44	45-64	65 PLUS	TOTAL
OCCUPYING UNITS BUILT BEFORE 1976					
UNDER 5,000	0.77%	1.42%	1.36%	0.73%	1.21%
5,000-10,000	0.57	0.95	1.01	1.01	0.94
10,000-15,000	0.60	1.23	1.21	0.86	1.06
15,000-20,000	0.96	1.29	1.59	1.13	1.30
20,000-25,000	0.63	1.43	1.41	1.42	1.33
25,000 PLUS	3.35	3.60	4.63	6.07	4.07
TOTAL	1.14	2.00	2.45	1.73	1.95
OCCUPYING UNITS BUILT BETWEEN 1976-1981					
UNDER 5,000	0.00	3.76	3.15	1.73	2.21
5,000-10,000	3.09	2.93	1.01	0.27	1.24
10,000-15,000	1.60	1.35	2.07	1.63	1.41
15,000-20,000	0.00	1.46	0.00	3.67	1.13
20,000-25,000	1.22	1.81	3.02	0.00	1.81
25,000 PLUS	1.54	4.39	8.04	4.55	4.82
TOTAL	1.20	3.06	4.57	0.97	2.65
TOTAL ALL CONSTRUCTION PERIODS					
UNDER 5,000	0.63	1.69	1.51	0.94	1.34
5,000-10,000	0.83	1.13	1.10	0.90	0.97
10,000-15,000	0.66	1.24	1.24	0.96	1.10
15,000-20,000	0.83	1.29	1.54	1.26	1.28
20,000-25,000	0.73	1.48	1.49	1.45	1.39
25,000 PLUS	3.01	3.74	5.00	6.00	4.18
TOTAL	1.15	2.13	2.65	1.64	2.04

NOTES: 1. FIGURES REPRESENT THE PERCENTAGE OF UNITS WITHIN AN AGE GROUP, INCOME GROUP AND CONSTRUCTION PERIOD THAT HAVE MONTHLY RENTS OF $750 OR MORE.
2. REFERS TO 1980 INCOME.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.19.1

DISTRIBUTION OF HOUSEHOLDS PAYING NO RENT (1)
BY INCOME, SETTLEMENT SIZE (2)
AND PERIOD OF CONSTRUCTION

SETTLEMENT SIZE (000's PEOPLE)	PERIOD OF CONSTRUCTION	INCOME GROUP ($000's) UNDER 5	5-10	10-15	15-20	20-25	25 PLUS	TOTAL
ONTARIO TOTAL	BEFORE 1976	1.46%	1.26%	1.41%	1.28%	1.15%	1.10%	1.26%
	1976-1981	1.43	1.06	1.71	1.12	0.94	1.00	1.16
	TOTAL	1.46	1.24	1.44	1.26	1.12	1.08	1.25
1,000 PLUS	BEFORE 1976	1.31	1.06	1.15	1.15	1.14	0.99	1.10
	1976-1981	1.20	0.76	1.86	1.34	1.08	1.01	1.14
	TOTAL	1.28	1.01	1.22	1.16	1.12	1.00	1.11
500-1,000	BEFORE 1976	1.17	0.88	1.02	1.07	0.76	0.66	0.90
	1976-1981	0.00	1.05	1.33	1.10	0.34	0.78	0.79
	TOTAL	1.09	0.91	1.05	1.07	0.70	0.67	0.88
100-500	BEFORE 1976	1.08	0.97	1.03	1.00	0.91	1.00	1.01
	1976-1981	0.84	0.76	0.87	0.49	1.03	0.64	0.74
	TOTAL	1.03	0.92	1.04	0.96	0.91	0.90	0.96
0-100	BEFORE 1976	2.08	1.91	2.32	1.86	1.59	1.87	1.96
	1976-1981	2.45	1.51	2.32	1.30	1.01	1.43	1.64
	TOTAL	2.15	1.87	2.29	1.76	1.53	1.82	1.91

NOTES: 1. FIGURES REPRESENT THE PERCENTAGE OF UNITS WITHIN AN INCOME GROUP AND CONSTRUCTION PERIOD THAT PAY NO RENT.
2. REFERS TO 1980 INCOME.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.19.2

DISTRIBUTION OF HOUSEHOLDS PAYING NO RENT (1)
BY INCOME AND PERIOD OF CONSTRUCTION (2)
ONTARIO'S 10 CMAs

AREA	PERIOD OF CONSTRUCTION	INCOME GROUP ($000's) UNDER 5	5-10	10-15	15-20	20-25	25 PLUS	TOTAL
HAMILTON:	BEFORE 1976	0.92%	0.90%	0.83%	1.26%	1.04%	0.81%	0.95%
	1976-1981	0.00	0.27	1.87	1.12	0.49	0.50	0.58
	TOTAL	0.88	0.82	0.92	1.24	0.98	0.76	0.91
KITCHENER:	BEFORE 1976	0.51	0.69	0.83	0.67	0.54	0.59	0.67
	1976-1981	1.16	0.61	1.99	0.67	2.00	0.47	0.99
	TOTAL	0.68	0.68	0.95	0.67	0.75	0.64	0.71
LONDON:	BEFORE 1976	0.96	0.75	0.85	1.14	1.45	0.88	0.96
	1976-1981	1.54	0.38	0.00	0.36	0.78	0.49	0.56
	TOTAL	1.02	0.70	0.78	1.00	1.29	0.73	0.88
OSHAWA:	BEFORE 1976	1.08	1.34	0.89	1.36	1.37	0.93	1.18
	1976-1981	0.00	1.56	1.33	0.00	2.16	1.44	1.13
	TOTAL	0.87	1.21	1.15	1.32	1.38	0.93	1.14
OTTAWA:	BEFORE 1976	1.39	0.86	1.15	0.92	0.55	0.58	0.86
	1976-1981	0.00	2.05	0.96	1.10	0.26	0.88	0.91
	TOTAL	1.28	0.99	1.13	0.94	0.50	0.62	0.86
ST. CATHARINES/ NIAGARA:	BEFORE 1976	1.28	0.87	0.73	1.07	0.98	1.57	1.06
	1976-1981	0.96	1.44	0.93	1.20	0.99	1.16	1.29
	TOTAL	1.24	0.88	0.75	1.08	0.98	1.50	1.09
SUDBURY:	BEFORE 1976	1.13	1.42	1.27	0.96	0.42	0.52	0.98
	1976-1981	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	0.88	1.32	1.20	0.91	0.39	0.47	0.91
THUNDER BAY:	BEFORE 1976	1.56	0.69	2.02	0.76	1.10	0.46	1.05
	1976-1981	0.00	0.00	0.00	0.00	0.00	0.77	0.18
	TOTAL	1.22	0.68	1.61	0.95	0.88	0.53	0.90
TORONTO:	BEFORE 1976	1.31	1.06	1.15	1.15	1.14	0.99	1.10
	1976-1981	1.20	0.76	1.86	1.34	1.08	1.01	1.14
	TOTAL	1.28	1.01	1.22	1.16	1.12	1.00	1.11
WINDSOR:	BEFORE 1976	1.41	1.41	1.65	1.14	0.58	2.11	1.42
	1976-1981	0.99	0.94	1.67	0.74	0.00	0.00	0.61
	TOTAL	1.25	1.27	1.65	1.07	0.47	1.46	1.28

NOTES: 1. FIGURES REPRESENT THE PERCENTAGE OF UNITS WITHIN AN INCOME GROUP AND CONSTRUCTION PERIOD THAT PAY NO RENT.
2. REFERS TO 1980 INCOME.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.19.3

DISTRIBUTION OF HOUSEHOLDS PAYING NO RENT (1)
BY AGE, INCOME AND PERIOD OF CONSTRUCTION (2)
ONTARIO, 1981

HOUSEHOLD INCOME ($)	AGE OF HOUSEHOLD MAINTAINER 15-24	25-44	45-64	65 PLUS	TOTAL
OCCUPYING UNITS BUILT BEFORE 1976					
UNDER 5,000	1.31%	1.44%	1.83%	1.04%	1.46%
5,000-10,000	1.28	1.10	2.06	1.11	1.26
10,000-15,000	1.01	1.33	2.08	1.38	1.41
15,000-20,000	0.80	1.18	1.99	1.22	1.28
20,000-25,000	0.66	1.02	2.03	0.88	1.15
25,000 PLUS	0.63	1.04	1.45	0.76	1.10
TOTAL	0.99	1.15	1.84	1.12	1.27
OCCUPYING UNITS BUILT BETWEEN 1976-1981					
UNDER 5,000	1.16	2.00	1.33	1.29	1.43
5,000-10,000	1.35	1.56	2.17	0.62	1.06
10,000-15,000	0.58	2.27	2.28	1.33	1.69
15,000-20,000	0.82	1.22	1.46	0.75	1.12
20,000-25,000	0.25	0.94	2.41	0.42	0.94
25,000 PLUS	1.31	0.55	2.24	0.63	0.99
TOTAL	0.95	1.09	1.95	0.81	1.16
TOTAL ALL CONSTRUCTION PERIODS					
UNDER 5,000	1.30	1.49	1.77	1.04	1.46
5,000-10,000	1.30	1.15	2.07	1.01	1.24
10,000-15,000	0.97	1.42	2.09	1.39	1.44
15,000-20,000	0.79	1.18	1.94	1.20	1.27
20,000-25,000	0.59	0.99	1.99	0.83	1.12
25,000 PLUS	0.78	0.95	1.55	0.80	1.08
TOTAL	0.99	1.15	1.84	1.07	1.25

NOTES: 1. FIGURES REPRESENT THE PERCENTAGE OF UNITS WITHIN AN AGE GROUP, INCOME GROUP AND CONSTRUCTION PERIOD THAT PAY NO RENT.
2. REFERS TO 1980 INCOME.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

TABLE C.19.4

DISTRIBUTION OF HOUSEHOLDS PAYING NO RENT (1)
BY AGE, INCOME AND PERIOD OF CONSTRUCTION (2)
TORONTO, 1981

HOUSEHOLD INCOME ($)	AGE OF HOUSEHOLD MAINTAINER 15-24	25-44	45-64	65 PLUS	TOTAL
OCCUPYING UNITS BUILT BEFORE 1976					
UNDER 5,000	1.61%	1.33%	1.26%	0.82%	1.31%
5,000-10,000	1.15	1.05	2.12	0.66	1.06
10,000-15,000	1.15	0.88	2.05	0.91	1.16
15,000-20,000	1.20	0.94	1.70	1.13	1.14
20,000-25,000	0.71	1.10	1.62	0.71	1.14
25,000 PLUS	0.61	0.87	1.37	0.78	0.99
TOTAL	1.09	0.98	1.62	0.79	1.10
OCCUPYING UNITS BUILT BETWEEN 1976-1981					
UNDER 5,000	0.00	2.42	0.39	0.69	1.20
5,000-10,000	1.03	1.76	1.52	0.36	0.76
10,000-15,000	0.00	2.53	2.07	1.63	1.86
15,000-20,000	1.14	1.34	1.83	0.92	1.34
20,000-25,000	0.41	1.24	1.01	0.00	1.08
25,000 PLUS	0.66	0.58	2.76	0.00	1.04
TOTAL	0.63	1.18	2.04	0.66	1.14
TOTAL ALL CONSTRUCTION PERIODS					
UNDER 5,000	1.44	1.50	1.30	0.80	1.29
5,000-10,000	1.14	1.13	1.97	0.59	1.01
10,000-15,000	1.07	0.99	2.12	1.04	1.22
15,000-20,000	1.19	0.97	1.68	1.04	1.16
20,000-25,000	0.66	1.12	1.53	0.56	1.12
25,000 PLUS	0.67	0.83	1.54	0.80	1.00
TOTAL	1.02	1.00	1.65	0.77	1.11

NOTES: 1. FIGURES REPRESENT THE PERCENTAGE OF UNITS WITHIN AN AGE GROUP, INCOME GROUP AND CONSTRUCTION PERIOD THAT PAY NO RENT.
2. REFERS TO 1980 INCOME.

SOURCE: DERIVED FROM STATISTICS CANADA, 1981 CENSUS.

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